

The Review of Reviews

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NOVEMBER, 1929

The Progress of the World

By ALBERT SHAW

The Hand-Shake of a British Statesman

THE METEORIC VISIT of the Labor Premier of Great Britain will linger as a wholly pleasant memory, and will perhaps have historic importance. No one questions Mr. MacDonald's sincerity. His appeals for peace upon the basis of the Kellogg Pact renouncing war as an instrument of governmental policy, though addressed to men's consciences and aspirations rather than to any practical exigency, were heard with approval and without cynicism. The people of the United States have not been aware of any position or policy on their part that should raise even a slight ripple upon the calm surface of their friendly relations with every nation whatsoever in all the continents. Yet a certain emotional eagerness in some of Mr. MacDonald's utterances might have conveyed the impression that he had turned away from the ordinary duties of his exacting political office as Prime Minister in order, as he thought, to bear a white flag into the camp of a possible antagonist of his country. The tone of the British press for a good while past has, indeed, been disagreeable toward the United States. But nothing in the least corresponding to that tone has been reflected in the editorial sentiment of American newspapers, with the possible exception of those controlled by Mr. Hearst, who has never been an admirer of British imperial policies. Appearing before the Senate, in an impassioned speech, the Prime Minister found good will that rose to remarkable heights of enthusiasm. Ramsay MacDonald in times past has had the courage to be unpopular for the sake of

his convictions. Many tributes of respect and admiration were showered upon him during his October days in the United States. These must have been the more grateful to him, because they recognized in him a man of truth and fidelity, whose visions of a better world have always been remarkably like those of our idealistic America.

Two Men of Direct Action

HOWEVER MUCH THE TWO MEN may differ in their personal traits and their modes of approach, Ramsay MacDonald and Herbert Hoover are similar in one essential respect. They like to cut red tape and get at results, when they are charged with responsible tasks. MacDonald can dream dreams and see visions, when out of office rambling in the Highlands. But when the votes of some millions of the loyal and steadfast people of England, Scotland, and Wales have called him to the supreme executive post, he cannot imagine himself

waiting for something to turn up, like one or two of the Micawbers who have preceded him within the memory of living men. As for Herbert Hoover, waiting about without achieving anything would make him feel positively silly. To take his job as nominal or ornamental is as foreign to the nature of Mr. Hoover as to that of Ramsay MacDonald. Meanwhile, neither Hoover nor MacDonald has a chance to show the clear swing of a Mussolini or even of a Stalin. Mr. Hoover, indeed, was not merely the choice of a political convention in 1928, but was actually the personal and individual choice of many millions of



THE SPIRIT OF THE GETTYSBURG ADDRESS
"It is rather for us to be here dedicated to the great task remaining before us."

By Kirby, in the *World* (New York)

Americans. It was in deference to their wishes that the Republican convention placed him at the head of its ticket. From this fact Mr. Hoover derives a certain moral authority. However, he would rapidly dissipate that prestige if he tried to exercise authority in disregard of the elaborate checks and balances of the Constitution. He can negotiate treaties, but he cannot instruct an obedient Senate to ratify them. He can call an extra session to recommend limited tariff changes, but Congress will not act under orders.

*MacDonald's
Mission Was
National*

AS FOR RAMSAY MACDONALD, he is under even more severe limitations of actual power. Stanley Baldwin had so large a supporting Tory majority in the last Parliament that it made him perhaps too comfortable and complacent. It was like being in command of an army so needlessly large as to be slow-moving because it did not feel the urge of necessity. Mr. MacDonald, on the other hand, is head of a party that lacks a majority in the House of Commons and that holds office because the remnant of Liberals, exercising the balance of power, prefers a Labor Government, thus checked, to a continuance of Tory rule. The Liberals had taunted Baldwin's Cabinet with incapacity for domestic affairs and infelicity in the handling of external problems. Mr. MacDonald's visit to the United States was in no party spirit, and it seems to have strengthened rather than weakened his political position at home. It was not so impulsive an affair as it seemed on the surface of things. It had followed careful and protracted negotiations behind the scenes, with more especial reference to ways and means by which to convert the theory of naval equality into the terms of a practical program. In spite of their heavy burdens of taxation, Great Britain under Tory rule had sought to keep naval predominance for the sake of British imperial prestige. The United States has held steadily to the idea that the Kellogg Peace Pact should be followed by decided steps toward disarmament.

*From
Baldwin to
MacDonald*

THE AMERICAN GOVERNMENT was not aware of any reason why England should be exempted from the obligation of making a positive change in her ambitious naval programs. When the fifteen-cruiser bill was passed by Congress, after the failure of the Geneva conference on cruiser reduction, things began to appear in a new light. If Mr. Baldwin had retained office, he would have come to the United States, according to his own unqualified assurances, and he would almost certainly have shown himself responsive to the American view of naval reduction, as well as of naval parity. It happens that the business of agreeing with the United States on this question was transferred by the British voters from the direction of the excellent Baldwin to that of the equally excellent MacDonald. The fortunate thing appears to be that harmony with the United States upon this subject—and other subjects that may have occasioned irritation or anxiety in the kingdom that consists of England, Scotland, Wales, and Ulster—is the fixed purpose not of the Labor party alone, but also of Conservatives and Liberals.

*Values in
Personal
Contact*

EUROPE HAS LEARNED TO ATTACH importance to the personal conferences of statesmen representing countries that have had hard questions to consider. In his remarks to the Senate, Mr. MacDonald paid a high tribute to the character and public services of the late Dr. Gustav Stresemann. In 1924, when Mr. MacDonald was serving his first brief term as Prime Minister, he had occasion to know intimately the statesmen who were concerned with the acceptance of the Dawes Plan. Among them all it is likely that Dr. Stresemann had the most difficult part to play. During the years since Germany was compelled to sign the peace treaty at Versailles, it had so happened that on many occasions Aristide Briand, representing France, and Gustav Stresemann, representing Germany, were able to smooth away some actual difficulties in European relations by going off together alone. They had acquired not only respect but affection for one another. Mr. Hoover himself had set a great example of goodwill traveling, when as President-elect he made his Latin-American tour and conferred with heads of governments and other representative statesmen. It was the genuine spirit of friendliness shown by Mr. Hughes and the American delegates that counted for so much in the last Pan-American Conference held at Havana.

*The Visiting
Habit*

MR. BALFOUR CAME to the United States on a war mission, and again he came as head of the delegation that attended the conference on naval limitation. His personal graciousness and charm disarmed all who might have distrusted his objects. It was his acceptance, in principle, of the adjustments proposed by Secretary Hughes, that has now made possible the further plans upon which the British Government has called for a supplemental naval conference to be held at London in January. When a principle gains acceptance, there may be haggling about its practical application. But in the long run the rule will conquer the exceptions. President Wilson's trip to Europe at the opening of the Peace Conference was intended to proclaim certain ideals and to set certain high standards. The immediate results were not satisfactory to him; yet somehow the world keeps turning to those ideals and apologizing for any failure, in one direction or another, to meet them. The League of Nations, the World Court, arbitration progress in the Western Hemisphere, Locarno agreements, disarmament conferences, above all the Kellogg Peace Pact—each has borne some relation to those efforts for world organization and constructive peace with which the name of President Wilson is associated. In spite of disappointments, the visits of statesmen are to be encouraged.

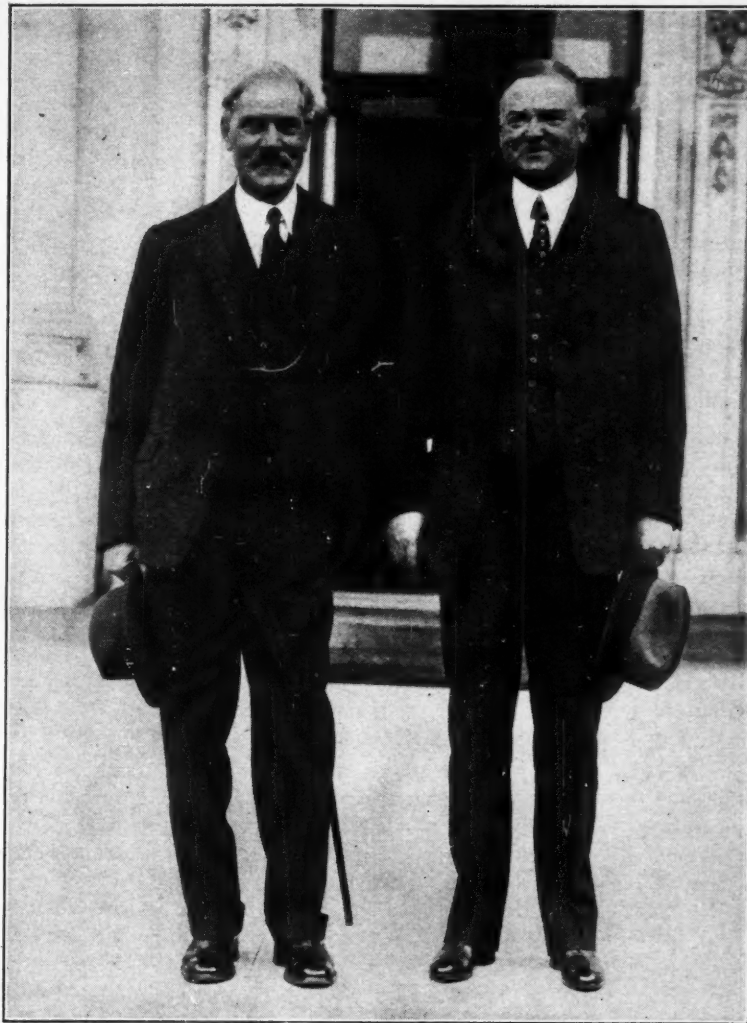
*A Pen Sketch
of Hoover
as Builder*

A VETERAN JOURNALIST and correspondent at Washington, Mr. Clinton W. Gilbert, contributes an article to this issue of the REVIEW upon Herbert Hoover as he seems today, a year after his election to the Presidency. The article was written in the atmosphere of the visit of Ramsay MacDonald. It may be said, by the way, that Mr. Gilbert regards this personal invasion of the American capital by the British Pre-

mier as the most flawless and complete conquest ever made by any foreigner, although he might have made the solitary exception of Lafayette's visit forty years after his services in the Revolution. Mr. Gilbert finds the key to Mr. Hoover's presidential character in those personal qualities of the man of energy and of constructive imagination that have marked Mr. Hoover's entire life, whether as a mining engineer, as a director of public agencies for the relief of stricken populations, as the head of the Department of Commerce, or now as President. Mr. Hoover, however, is not a man who likes to build things falsely, for mere aggrandizement. To be building a colossal navy, at a time when we should be building the instruments of social progress, makes no appeal to a President who has the fine ideals of his Quaker ancestry as well as an engineer's zeal for material and visible achievement.

The Transformed Ohio River

AFTER THE DEPARTURE OF the British Premier, with whom Mr. Hoover had been frankly discussing the possibility of scrapping battleships and abolishing submarines, the President was turning his attention to the completion of a vast work of the modern engineer that has transformed the Ohio River. Formerly that stream was "obstructed throughout its entire length by snags, rocks, gravel and sandbars," alternating between an almost dry bed in periods of drought and devastating floods in wet seasons. Utilizing modest appropriations, the engineers of the Army more than a hundred years ago began works for improving the navigation of the Ohio. Finally what is known as a "slack-water system" to be created by a series of dams, with locks connecting the successive levels, was adopted as the ideal method of regulating this important river. An account of the enterprise, now completed after almost forty years, is contributed to our present number by Major Daley of the Corps of Engineers of the United States Army, who is himself a high authority upon the improvement of our interior navigation. Mr. Hoover's engagements had called for his presence at Cincinnati on October 22, followed by a trip down the river to Louisville. At the Kentucky city, or from his boat in midstream, the dedication ceremonies included an address by the President on the economic value of waterways in general and of the Ohio in particular. The Ohio River work has gone on so quietly that perhaps few citizens are aware that the total expenditure has approached the cost of the Panama Canal. Navigation has been its first object, flood protection has come next, and other aims, more or less local, are only less important. It provides a dependable nine-foot channel from Pittsburgh all the way to New Orleans.



PREMIER MACDONALD AND PRESIDENT HOOVER

On the steps of the White House before they left Washington to spend the week-end at the President's fishing camp in the hills of Virginia.

Other River Improvements

THE EXPERIENCE GAINED in this regulation of the Ohio will in many ways be applicable to the far greater task of bringing the lower Mississippi under control. The Missouri River in due time will doubtless be transformed into a series of slack-water pools or lakes, on the Ohio plan. Dams on the Platte River in Nebraska will suffice to furnish hydro-electric power to a great part of the state, also supplying water for irrigation where most needed. They will serve to eliminate floods, and the improvement will perhaps also afford means of transportation for grain and bulky articles. It is projects like these, including the Boulder Dam with its vast possibilities, that appeal especially to Mr. Hoover's passion for utilizing the resources of America. If it is true that the war spirit is inherent in human nature, and that nations will fight one another as ruthlessly and as often in future as in the past, we shall not arrive at a solution of the problems of war and peace by mere agreements to limit or abolish one particular type of fighting machine. But if the people of the world are deliberate and sincere in their determination to regulate their own conduct by the principles of the Kellogg Peace Pact, they may both strengthen

the peace spirit and save themselves from much wasteful expenditure, by dealing boldly and vigorously with the problem of disarmament. Mr. Hoover would like to save money for better uses.

The Future of Navies

IN THE CALL issued by the British Government for the conference on naval reduction, to be held at London late in January, it is distinctly stated that the questions involved are to be discussed upon the basis of the Kellogg Pact. Battleships are the most costly types of vessels, and perhaps it will be found that they can be dispensed with. Those now in commission will become obsolete; and the conference may decide against replacing them with new ones. This of itself will be a great step. France and Italy, having total naval strength far inferior to that of Great Britain, United States or Japan, will not agree to abolish submarines without careful consideration. It may be the opinion of Americans and Englishmen that France and Italy will gain more than they lose by taking strong views in favor of naval disarmament. But the Continental powers must, of course, be first convinced. The war-like spirit and attitude is what breeds distrust and practical danger. When at the end of the Great War the German fleet was sunk off the coast of Scotland, it was with the distinct understanding that

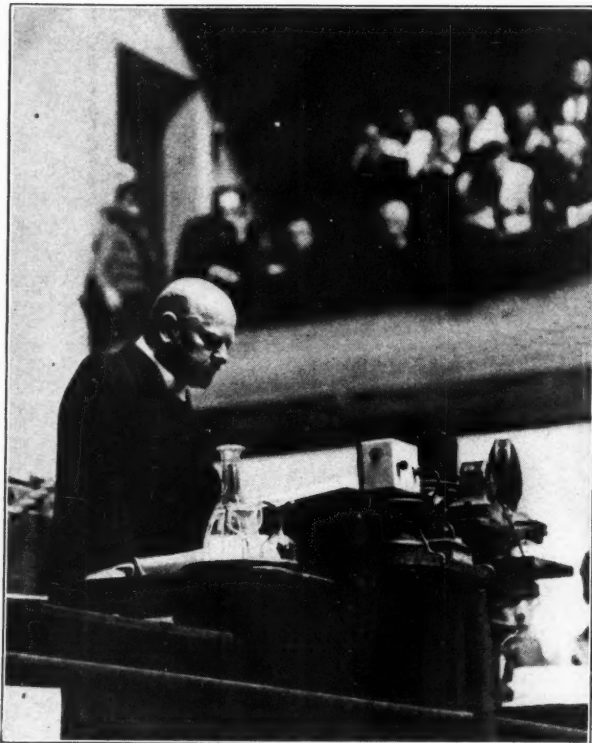
this was to be the beginning of a great movement to internationalize the high seas. If there is any one thing that belongs more obviously than anything else to the sea-going nations taken collectively, that thing is the right to a joint patrol of the oceans, under a code of maritime international law. Fifth Avenue, Piccadilly, the Champs Elysées, Unter den Linden—these busy and peaceful streets are not places where individuals are permitted to fight duels or to carry on private warfare. Neither are the high seas a proper place for individual nations to assert themselves against one another with ships of war. There is no proper interest of any nation or empire that would not be distinctly benefited by the complete abolition of naval warfare. This is not to go so far as to hold that nations should not patrol their own coasts. But, looking to the future, the logic of naval reduction leads us inevitably toward a policy that was initiated with the sinking of the German fleet. It is absurd to expect that Germany will be long content to do without submarines, if France and Italy should insist upon maintaining that type of vessel, with further increase in numbers and efficiency.

The Hoover-MacDonald Statement

MR. MACDONALD ENDED his Washington visit on Thursday, October 10, coming to New York for three days of conference, discussion, and public entertainment, after which he went to Canada for a brief final visit before returning to England. As the outcome of his informal but extended conversations with President Hoover, both in the White House and at the President's woodland camp on the Rapidan River in the Blue Ridge Mountains of Virginia, there appeared a remarkable joint statement, issued in the name of these two executive officials. It bore the date of October 9, and appeared in the newspapers of the following morning in England as well as in the United States. It would be hard to compare this document with any other in the history of international relations. There is no attempt to use words to hide meanings, nor does anything in the statement suggest the familiar lingo of diplomacy, or the conventional phrases of the typical state paper. After referring to the warmth of the welcome accorded Mr. MacDonald, and the keen interest of the British and American peoples in the visit, the statement declared that the two men had found opportunity "to discuss some of the more important means by which the moral force of our countries can be exerted for peace." The spirit of the entire document is revealed in the following sentences:

We have been guided by the double hope of settling our own differences on naval matters, and so establishing unclouded good will, candor, and confidence between us, and also of contributing something to the solution of the problems of peace in which all other nations are interested and which calls for their coöperation.

In signing the Paris Peace Pact, fifty-six nations have declared that war shall not be used as an instrument of national policy. We have agreed that all disputes shall be settled by pacific means. Both our governments resolve to accept the Peace Pact, not only as a declaration of good intentions, but as a positive obligation to direct national policy in accordance with its pledge.

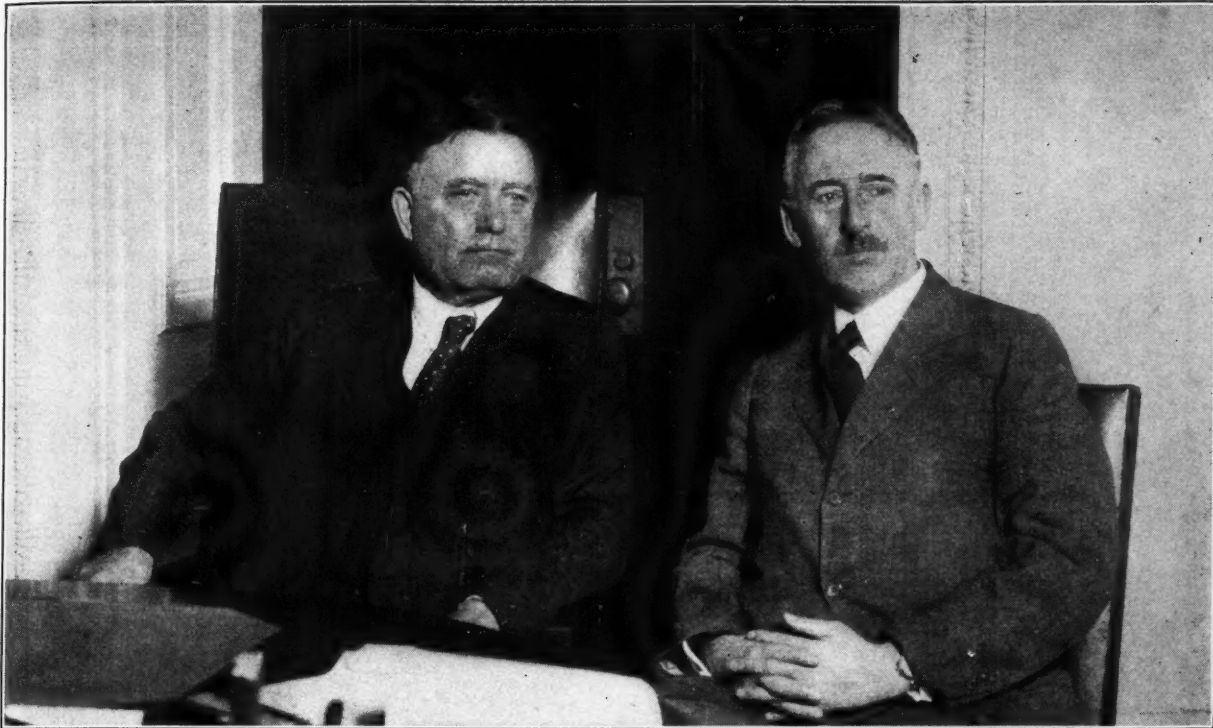


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HERR STRESEMANN ADDRESSING THE LEAGUE ASSEMBLY

More than any other man Gustav Stresemann was responsible for leading Germany from the bitterness of defeat into an honorable position among nations. Ten years ago his country had been through revolution, civil war, and the threat of Bolshevism. Ahead lay years of chaos which led to the collapse of the mark and invasion of the Ruhr by French troops in 1923. In that year Stresemann became Chancellor, and in 1924 Foreign Minister. A monarchist and nationalist since his entry into Reichstag in 1907, Stresemann was the first public man in Germany to urge acceptance of defeat and the Treaty of Versailles. He opened the way for the Locarno treaties, the Dawes Plan, Germany's entrance into the League of Nations, the Young Plan, and evacuation of the Rhineland. In all this Stresemann faced bitter political opposition; yet his death at the age of 61, on October 3, is having the effect of uniting Germany in support of his policies.

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SENATOR WILLIAM E. BORAH, CHAIRMAN OF THE FOREIGN RELATIONS COMMITTEE, AND HENRY L. STIMSON, SECRETARY OF STATE

Next to the President himself, these two men are charged with responsibility in the formulation and ratification of agreements arising from the disarmament discussions of Mr. Hoover and Mr. MacDonald.

As Regards European Affairs

THE NEXT SENTENCE, in its allusion to the respective positions of the two countries, is notably just and candid. "The part of each of our governments," declare Messrs. Hoover and MacDonald, "in the promotion of world peace will be different, as one will never consent to become entangled in European diplomacy, and the other is resolved to pursue a policy of active coöperation with its European neighbors; but each of our governments will direct its thoughts and influence toward securing and maintaining the peace of the world." Here we have British recognition of the fact that the United States has not been shirking its moral obligations. It is purely a matter of practical judgment whether this country should join the League of Nations, or should work separately but in harmony with the League for the cause of peace and justice. As for Great Britain, her geographical place is European, as well as her interests of many kinds. In any geographical or historical grouping of nations, the British belong to a Continent from which the narrow English Channel has never at any time proved sufficient to detach them. At times they may not like to be mixed up with the affairs of Western, Central, and Eastern Europe; but a hundred events of serious import have shown that they cannot avoid constant and significant participation in European affairs.

Anglo- American Agreement

THE STATEMENT is frank from beginning to end, but not impulsive. It avoids the outworn and sentimental "hands-across-the-sea" talk of Anglo-Saxon brotherhood. Although Americans at large felt that Ramsay MacDonald was indeed a man and a

brother, there was no sort of allusion to suggest the "blood-is-thicker-than-water" doctrines, that are offensive to many equally right-minded people whose ancestors were not British, or who continue to live in countries where the Union Jack or the Stars and Stripes is not the national emblem. In the future as in the past it will be found that England's concern about armaments, whether on sea or on land, will not be related chiefly to the United States. The British, looking ahead, must consider the views and policies of France, Italy, and Germany, as requiring far greater care and attention than those of the United States. Ever since the Washington Conference of 1922, it has been certain that the United States and Great Britain would not build navies against each other, although the details of adjustment, in pursuance of the ideal of parity, might cause some haggling, with much figuring on the part of naval experts. But the Washington Conference of 1922 left problems wide open that involved the Continental powers. Anticipating, we may venture to predict that the conference at London, opening in January, will find it much more difficult to reach full understandings with France and Italy than to adjust any further unsolved details affecting different classes of vessels, as between the American and British naval authorities.

Preparing for the Conference

THE JOINT STATEMENT declares that Japan, France, and Italy have been kept fully informed of the preliminary discussions between Premier MacDonald and Ambassador Dawes, and that their views will be constantly sought in the period of more than three months between the issuance of the call and the date

set for the Conference. Japan was prompt in naming her delegates, and it was fully expected that France and Italy would accept the invitation, although they had declined to take part in the Cruiser Conference held two years ago at Geneva. Mr. Simonds, in this issue, points out the difficulties of framing a plan that will satisfy France. The statement declares that "success at the coming Conference will result in a large decrease in the naval equipment of the world, and, what is equally important, the reduction of prospective programs of construction which would otherwise produce competitive building to an indefinite amount." In his own final statement, Mr. MacDonald said that he had achieved more than he had hoped. He was taking to London a series of questions to be studied by various government departments. Referring to the Kellogg Treaty as the new starting point, he declared: "We have both agreed constantly to keep this Pact in front of us and to use it for the purpose of coming to agreement on subjects which have defied agreement up to now."

*MacDonald's
Days in
New York*

FRIDAY, THE ELEVENTH, tested Mr. MacDonald's powers of endurance, in an unaccustomed climate, after his fast and furious round at Washington of dinners, luncheons, public speeches, private conferences, and excursions. The crowded hours at New York included a conference with Zionist Jews on affairs in Palestine; a meeting with representatives of the Socialist party; an immense luncheon given by the English-Speaking Union; an afternoon reception for several thousand members of the Foreign Policy Association, and a small but significant dinner by the Council on Foreign Relations, where a speech by Mr. MacDonald was given to the American and British

publics by means of an extensive radio hook-up. Mr. MacDonald's Friday evening speech before the Council on Foreign Relations was a noble performance to have been included in the record of his sixty-second year. He celebrated his sixty-third birthday on Saturday, and proceeded on Monday to carry out an eleven-day program of conferences and visits in Canada. The group that heard him Friday night included men of all parties, from the most conservative to the most radical. There were financiers and business leaders, with a large contingent of educators and journalists. The lawyers were perhaps the most conspicuous element, and these included many who, like Elihu Root (who presided and spoke), John W. Davis, Mr. Wickersham, Frank L. Polk, and Norman Davis had filled high positions under successive Presidents. This allusion to the make-up of the audience is for the purpose of giving greater emphasis to the statement that the idealistic appeal of Ramsay MacDonald was received with general approval and enthusiasm, and without the slightest indication of dissent at any point. The whole effort of Mr. MacDonald in America was devoted to the building up of what he called "moral disarmament," as necessary to precede the cutting down of war material, and the reduction of army and navy budgets. Not least important is the fact that the hearty acceptance of Ramsay MacDonald by conservative elements in the United States has unquestionably strengthened his prestige in Great Britain. There will be no haggling between the British and American governments in the London Conference. There will be patient and considerate attention shown to the reasons that will be advanced by the French and Italian governments for their reluctance at the present time to abolish submarines. The Conference will take up the unfinished work performed at Washington in 1922, and doubtless will carry it considerably farther, as preliminary to the general Conference on European disarmament that is in due time to be held under the auspices of the League of Nations.



THE SENATE SEARCHES FOR SECRET LOBBYISTS
By Reynolds, in the Oregonian (Portland, Oregon)

*The Senate
Starts
Investigations*

IN A RECENT NUMBER of this periodical it was observed that the course of business in the special session of Congress was not likely to run smoothly, because it is almost invariably true that the Senate turns aside, on one sudden impulse or another, very much as a small boy in the country forgets his duty on the way to school when a rabbit crosses his path and tempts him to a mad chase. Several things in October broke the continuity of the Senate's efforts to reach some conclusion upon Mr. Smoot's tariff bill. The Shearer excitement, about the support of a propaganda agent at the Geneva cruiser conference by American ship-building concerns, had not subsided; and the rather futile inquiry ran on, day after day. But the Senate at least had the good taste to suspend that unpleasant inquest during the period of Mr. MacDonald's visit. It is never a good plan to wash the soiled domestic linen in the front yard just when neighbors are coming for afternoon tea. But this ridiculous Shearer affair, taken as having some relation to what is known as "lobbying," has impelled Senators to raise the question whether American lobbyists might not also be

buzzing about Washington, not less than about conferences and League meetings in the Calvinistic atmosphere of Geneva. Thus it was duly determined by the Senate to investigate lobbying in general and in particular.

Lobbying Under Inquiry

THE ORIGINAL PLAN of a special committee was dropped in favor of having Senator Norris, chairman of the Judiciary Committee, take the matter in hand. The Nebraska Senator begged off personally on the ground of the extreme pressure of other duties; but he consented to name a sub-committee. This was to make a drag-net effort to expose, segregate, and classify all lobbyists, good or bad, pursuing their arts in the nation's capital. The chairman of this sub-committee quite properly is Senator Caraway of Arkansas, author of a Lobby bill that passed the Senate last year but did not succeed in the House. The other members are Senator Robinson (Republican) of Indiana, Senator Blaine of Wisconsin, Senator Borah of Idaho, and Senator Walsh of Montana. No one thinks that this committee will pass lightly or indulgently over the use of improper means of any kind to influence legislation. It is understood that lobbying on behalf of interests concerned, one way or another, with the pending tariff bills will be taken up without delay. It is expected, naturally, that this committee will devote itself chiefly to the attacks of lobbyists upon the virtue of Senators. The House of Representatives is competent to deal with its own good name, and to discriminate on its own behalf between those lobbyists working unselfishly for the public good and those sinister influences that seek to delude or to corrupt the law-makers for private gain.

Are Any Senators Susceptible?

A CERTAIN EMBARRASSMENT is encountered at the outset, in the making of such inquests. If all Senators are at once intelligent and honest, it would seem obvious that they are not likely to be influenced by lobbyists. It would be more pertinent, therefore, to investigate first the members of the Upper House, rather than those people who belong to what is sometimes called the "Third House." The committee might begin by confessing to one another (Senator Caraway leading off) whether or not the approach of lobbyists had ever tempted them to deviate from the strict pursuance of their official duties. A brief questionnaire might be submitted to each of the remaining ninety-one Senators. It would be easy to frame the questions. For example, (1) What lobbyists have recently tempted you most? (2) To what arts are you most susceptible—pecuniary offers, or social attentions to yourself or members of your family? (3) How many urgent telegrams, identically worded, on a particular day, in a given interest, cause your judgment to waver? (4) If you find yourself slipping, what would seem the best means by which your fellow-Sen-



SENATOR THADDEUS CARAWAY
An arch foe of lobbyists and chairman of the Senate sub-committee investigating interests attempting to influence legislation.



SENATOR WILLIAM H. KING
He created mild excitement in the Senate last month by offering a resolution favoring independence of the Philippine Islands.

ators could save you? (5) If you find yourself, like Senators Caraway, Blaine, Borah, Robinson, and Walsh, beyond the danger of lobby contacts and influences, to what extent do you believe that other Senators are less impeccable? (6) In short, do you think that the Senate as a body is at present very much endangered, in its adherence to the path of duty, by the methods, whether bold or insidious, of what is known as "The Lobby"?

Lobbies as They Used to Be

THIS MIGHT SEEM like treating a serious subject with frivolity; but it is nothing of the sort. In former times there were powerful lobbies always at work when the New York Legislature was in session at Albany. These lobbies fell roughly into two classes. The first class represented large business interests, maintaining lobbies at great expense for protection against what was known as "strike legislation." The other class represented the forces of good government and social reform, striving to persuade the Legislature to enact certain measures for the public welfare. Both lobbies assumed that the Legislature itself was inferior and corrupt. It was not the lobbyists who were held in scorn or contempt, but the lawmakers themselves, whose hands were supposed to be behind their backs, to receive the price of good behavior. It was a bad system, and we have no reason to think that it prevails in our time. As for Washington, lobbyists are probably as influential now in doing business on Capitol Hill as they will be late in the coming winter at the London Conference on Naval Reduction. To sum it up, we believe that Senators are honest, and also that they are intelligent. There is not a single member of the Senate chamber toward whom we would be disposed, even privately, to point the finger of suspicion. For that reason, it would seem hardly worth while for the Senate to bother itself about lobbyists. Every Congressman, in so far as we are aware, is free from persecution and is at liberty to do his full duty without fear or favor.

Tariff Making and Special Interests

THERE HAS NEVER BEEN A SEASON of tariff revision at Washington which has been marked by neglect on the part of interests seeking to keep or to change the rates, as regards some schedule or some item. The Ways and Means Committee of the House, and the Finance Committee of the Senate, spend long weeks and months in studying these schedules; and they give hearings to the representatives of all industries or localities that are concerned. The beet-growers of the West will not be deterred from urging their cause by attempts to stigmatize them or their spokesmen as lobbyists. We may not be convinced by those who would put a high tariff upon lumber and shingles from Canada; but we do not believe for a moment that the Ways and Means Committee of the House, in accepting those views, was less honest, intelligent, or sincere than the Senate Finance Committee, in its adherence to a different position. We may prefer the theory of protection to the theory of free trade; but we can never ignore the fact that the business of converting the theory of a protective tariff into the complicated schedules that include hundreds of items, is extremely difficult. A scientific tariff is dreamed of, but never realized. Compromises have to be made all along the line.

Congress Alone Is Responsible

THE COUNTRY AS A WHOLE, looking on at the present protracted tariff debate, has no thought of holding lobbyists responsible in any way. Senators are competent to make their own decisions; and if they yield to improper pressure, it is they, and not the lobbyists, who are to be censured. Certainly we have no desire to shelter or shield anyone seeking to influence

legislation. Let it be remembered, however, that the right of petition is fundamental, and that citizens are expected to have opinions. A "lobbyist," so far as the word is concerned, is supposed to be a person who gets a Senator or Representative out into the lobby of the one chamber or the other, where he buttonholes the statesman and tries to persuade him to support this view or that. No citizen should be diverted from an honest purpose to impress his views upon his own Congressman by the fear of being called a lobbyist. As for the committee, they have worked diligently and faithfully, though they seem to have attempted too general a revision of the tariff to be quite successful.

Shall We Keep the Philippines?

ANOTHER OF THOSE sudden interruptions, as of squirrels barking or rabbits running to beguile the country boy, or as the fire-engines tear down the street to entice the city schoolboy to play truant, was caused in the Senate, on a crisp October day, by a sudden resolution in favor of the independence of the Philippine Islands. It was offered by the able and distinguished Senator King of Utah, who always knows his own mind and can give reasons for the faith that is in him. This periodical has always upheld American authority in the Philippines, and has never hesitated to point out the difficulties to be met by any plan of sudden withdrawal. But last month, in these pages, we presented certain contrasts between America's proper interest in the welfare of Cuba, Porto Rico, and the West Indies on the one hand, and America's concern for the political and economic future of the trans-Pacific archipelago, with its population so alien to our own. The Philippine question has no place in this special session of Congress, except as certain far-reaching tariff policies are involved. At a time when Cuba is prostrated by reason of the fact that the world's sugar production is in excess of current consumption, we are encouraging the Philippines to become a great sugar-producing factor by affording free access without limit to the American market. We set a high tariff rate upon foreign sugar, and then allow Cuba a mere 20 per cent. rebate.

The Real Question Will Be Met

NOMINALLY, THE PHILIPPINES belong to the United States; so we admit their sugar free of duty. Actually, the relations between Havana and Washington are vastly more intimate than those between Washington and Manila. The prosperity of Cuba is not only more advantageous to us in a commercial sense, but it involves a plainer obligation, in view of all the facts and circumstances of history, than does the economic advancement of the distant islands of Luzon and Mindanao. Perhaps it was Senator King's feeling—of the incongruity of things as they are—that led him to raise so unexpectedly the question of Philippine independence, in the form of an amendment to the pending tariff bill. It was not surprising that after a lively discussion the amendment was defeated. When it came to vote, however, there were 36 ayes as against 45 nays. Seven so-called Western insurgents joined with 29 Democrats. Five Democrats, on the other hand, voted with 40 Repub-



THE PROBLEM IS TO SATISFY EVERYBODY
By Hanny, in the Inquirer © (Philadelphia)

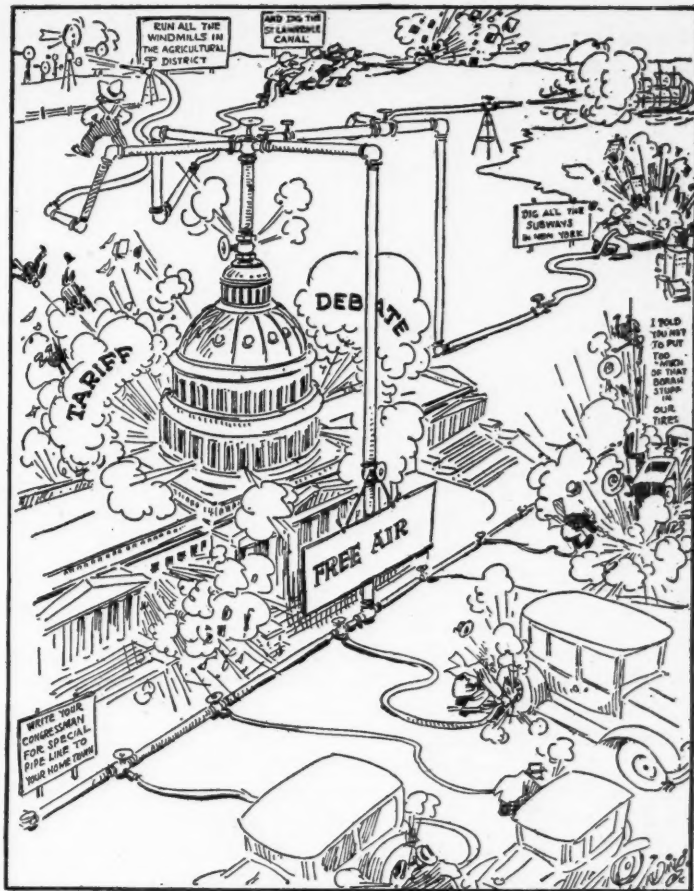
licans. It was significant that several of the Senators voting in the negative declared that their position was due to the fact that the question had not been raised at a suitable or opportune moment. Senator Bingham of Connecticut, who is chairman of the Committee on Territories, stated that the issue would be promptly dealt with on its merits, and that he expected his committee to bring in a report early in the regular session, on a resolution for Philippine independence. He further announced that hearings on this question would begin before the Committee on Territories, early in December.

Empires, in a New World

THE ATMOSPHERE has changed astonishingly in respect to this problem of the Philippines. When the United States took over the islands from Spain, it was not because President McKinley or any of the American Peace Commissioners coveted the acquisition. We were living in a world of uncertainty and turmoil. We sought no burdens of empire, but the imperialistic mood was strong in other directions. It was no secret that Japan had expected to assume control at Manila. The Japanese and the English alike were seeking to forestall a movement on the part of the German Empire, which was pushing its holdings to the Far East, and was undoubtedly planning to add the Philippines to its expanding overseas dominions. The British had been friendly to us, as also had the Japanese, in our use of force for the benefit of insurgent Cuba. Today, we could withdraw from the Philippines upon some plan of guaranty that would be supported in good faith by the Japanese, the British, the Chinese, the French, and all others concerned. Empires are out of fashion; and a peaceful world favors the successive steps of Great Britain in supporting the independence of Egypt, of Arabia, and of other regions, while building up as steadily as possible some form of self-government for India. The Filipinos would need generous consideration; but perhaps they would be as well off under their own flag. Certainly, we should make no sacrifice of American honor or glory in launching the Philippine Republic.

Can the President Intervene?

IN A FORTHCOMING number of the REVIEW we shall present an article summing up the activities of the Farm Board, now a well-established agency that began its active career in midsummer. The present extra session of Congress was charged with farm legislation and some incidental revision of the tariff. The farm legislation became deadlocked as between the two houses. President Hoover's appeals to the country and to Congress broke the deadlock, defeated the "debenture plan" that the Democrats in the Senate had supported as a party maneuver, and made possible the launching of the great governmental adjunct of which Mr. Alexander Legge is the working head. Many months ago, in these pages, we predicted



THINK OF ALL THE THINGS WE COULD DO IF WE COULD BOTTLE IT
By Darling, in the Herald Tribune © (New York)

that there would have to be firm leadership both in farm legislation and in tariff revision, in order to secure results. It was plain enough that the country expected Mr. Hoover to represent the nation as a whole, since members of Congress were representing merely their states or their localities. The tariff debate has dragged along with no end in sight. The Republican floor leader of the Senate has predicted that the extra session would run on into the regular session, which opens on the first Monday of December, with the tariff bill still far from a final decision.

The Tariff and the Senate

FINAL VOTES had not been taken upon changes of duty in the various schedules when the Senate took up the administrative features of the customs service. Such issues are involved as that of valuing imports on the basis of prices in this country, in contrast with the established plan of basing duties upon invoices and foreign prices. After an extended debate the Senate reached a vote on October 2 which resulted in defeating the so-called "flexible tariff" plan that is now in existence. This feature was retained in the Hawley bill as passed by the House, and in the Smoot bill as submitted to the Senate. Stated briefly, the plan authorizes the Tariff Board to study particular tariff details from time to time, relating to which conditions are supposed to have changed. Having decided, for example, that an increase of duty is needed

upon a particular import, the President is authorized, within limits, to institute the proposed change as recommended by the commission. This in no manner diminishes the power of Congress to disapprove of the change, and to restore the old rate or to modify it in any other manner. Under the existing provisions the President's power is limited and is precisely defined.

The Simmons Amendment

SENATOR SIMMONS of North Carolina had offered an amendment depriving the President of the power to announce a change under the flexible tariff plan. This amendment provided that, the Tariff Commission having reported in favor of the change, the President could merely submit the report to Congress with his recommendations. This, of course, was completely to nullify the flexible tariff, in every practical sense. The President's power to recommend a change in the tariff, or to advise about any other legislation, has always existed under the Constitution, and it could not be limited or reduced by Congress. Neither, on the other hand, has anyone ever proposed to take away from Congress the ultimate power to legislate about tariff rates or any other subject. There is not the slightest danger that the Tariff Commission and the President would ever change a rate to the detriment of the country and in defiance of Congress. Before the Simmons amendment came to vote, President Hoover issued a statement on the subject in which he declared this principle of the flexible tariff to be "a necessity in protection of public interest," and he further termed it "one of the most progressive steps taken in tariff-making in all our history." The amendment was, however, adopted in disregard of President Hoover's views by a vote of 47 to 42 on October 3. Thirty-four Democrats with 13 so-called "insurgents" made the majority. Against the amendment were 38 Republicans and 4 Democrats. These four Democrats were Senators Ransdell and Broussard of Louisiana, Fletcher of Florida, and Steck of Iowa.

The North Carolina Leader

THE ONLY POINT worth considering on the side of the majority had to do with the constitutionality of the existing law; but this had already been passed upon and disposed of by the United States Supreme Court. The flexible tariff plan is not vital, but it is useful and desirable. It helps to put the protective features of the tariff upon a basis of comparative production costs. Like the vote on the debenture plan earlier in the year, this vote against the flexible tariff seemed to be rather a bit of party tactics than a genuine treatment of the matter in hand. Incidentally, the leadership of Senator Simmons in this particular affair as well as in some others at Washington, must have its reflex influence in the back districts of North Carolina. It was Senator Simmons, of all the public men of the South, who was most influential in the defeat of Al Smith for the presidency. The entire Democratic party has wondered whether Mr. Simmons would be allowed to retain his long-time political strength and prestige in his own state. His present term in the Senate expires on the fourth of March, 1931, and the election to fill his Senate seat occurs next

November. The real contest, of course, in North Carolina comes much earlier next year, in the Democratic primaries. It is safe to predict that Senator Simmons will have no trouble in holding his own.

Tariff Revision in Doubt

IT WOULD BE of little use at this time to proceed much further with the discussion of the course of the tariff bill in its tortuous Senatorial pilgrimage. Senator Smoot had threatened to demand night sessions, while Senator Robinson of Arkansas, the Democratic floor leader, had opposed such proposals for expediting business. The whole policy of the opposition seems to be that of obstruction and delay. Ultimately, the new tariff measure—if such a thing is to become a realized fact—will be shaped by joint conference committee. Assuming that the Senate will pass the Smoot bill in some shape, the question has already come up regarding the selection of Senate conferees. The usual course would result in the naming of Senator Smoot, with two Republican and two Democratic colleagues. But it has now been proposed that the coalition majority which defeated the flexible tariff plan should insist upon designating the conferees by vote of the Senate rather than by appointment. The chief objection to all this Senate delay lies in the uncertainty to which it subjects business. Stability is more to be desired in the tariff than rate changes, even when alterations might be justified. With the flexible tariff plan kept in force and applied to a few particular rates, American business would be well off if it could be assured that no general tariff revision would be made for another four years.

Politics, Now and Later On

THIS IS NOT a year of important elections. Virginia will elect a Governor on Tuesday, November 5. There are many local elections, of which the most conspicuous is the mayoralty contest in New York City. Philadelphia and Pittsburgh have their contests, but these are attracting no outside attention. Behind the scenes, much political campaigning for next year is in progress. An example of this is the announcement made several weeks ago by Mrs. Ruth Hanna McCormick, now a member of Congress from Illinois, that she will be a candidate in the primary election to be held on April 8 for the United States Senatorship. Senator Charles S. Deneen will undoubtedly be a candidate for another term, and there will be a state-wide contest of extraordinary interest between the two aspirants. Mr. Deneen holds the seat formerly occupied by Mrs. McCormick's husband, the late Medill McCormick. She is a daughter of Mark Hanna, the well-known Ohio Senator, and quite apart from her life-long association with political leaders, she is herself in her own right eminently qualified to fill any office, by reason of her rare intelligence and high public spirit. If, then, the elections this year are mostly for municipal and minor offices, we shall have politics flaring up from one end of the country to the other next year. We shall be electing United States Senators in thirty-two states, Congressmen in all the districts, and Governors and high state officers in a large majority of the forty-eight states.

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FIGORELLO H. LA GUARDIA
(Republican)



JAMES J. WALKER
(Democrat)



NORMAN M. THOMAS
(Socialist)

THREE OPPOSING CANDIDATES FOR MAYOR IN NEW YORK CITY

*The New
York City
Campaign*

AS THE New York City campaign has progressed it has aroused little popular enthusiasm. Mayor Walker has shown no disposition to take a serious part in the campaign for his reelection. He has announced his perfect and complete accord with Tammany Hall, under the sponsorship of which his entire political career has lived, moved, and had its being. Mr. Walker has achieved a certain kind of popularity, without great success in having himself taken seriously. His opponent, Congressman La Guardia, has long held a reputation for an almost reckless independence in his espousal of views that conservative people have regarded as radical. He is a man of dashing qualities of energy and of physical and moral courage. He earned a high reputation as an aviation officer in the Great War. In his campaign he has been endeavoring to expose Tammany Hall in its alleged complicity with the disorderly elements of a great city. As a personality, the candidate who seems to have the highest place in the regard of the city is Norman Thomas, well known as a Socialist leader. Mr. Thomas, formerly a Presbyterian clergyman, and a graduate of Princeton, has a clear head and a cool quality of downright courage. In his way of thinking upon most subjects, he is quite after the pattern of Ramsay MacDonald. There is not in Mr. Thomas any of the fanatical and destructive rage that in the minds of many people is always suggested by the word "Socialist." He is much the same kind of Socialist as Sidney Webb (now Lord Passfield) and other members of the present MacDonald Cabinet. What New York City needs, as we have previously remarked in these columns, is a new charter providing for a powerful City Manager. Such a post should be occupied by a man of the type of Herbert Hoover, Owen Young, General Harbord, General Dawes, Dr. David F. Houston, or Governor Roosevelt. New York progresses magnificently, but its municipal government is of inferior quality though by no means hopelessly bad.

*Human Nature,
in Texas and
New York*

WE HAVE INTERESTS that always hold the attention of organized society, regardless of elections, tariff bills, and political differences of standpoint. Schools, roads, religion, and prohibition are subjects that everybody may talk about. They have been celebrating a state anniversary in North Carolina, and noting the amazing development of this community in recent years by reason of its expenditures for education, highways, and public health. What a particular state may do for its social advancement is set forth in this number by Mr. Bryan Mack. He sets down a series of pertinent facts to show what human energy and strong conviction can achieve within the boundaries of the immense area called Texas. If one would know the nature of twentieth century civilization by studying concrete examples, he could do no better than to ask, What are the ideals of the people of Texas? and, What have they done in the past quarter-century to realize their economic and social ends? In many ways a parallel between the occupations and the standards of six or seven million people compacted in New York City, and a like number distributed throughout the imperial domain of Texas, might prove highly instructive. The differences are not as great as might be imagined, although external conditions seem so unlike as to defy comparison. The differences lie more in habits and customs derived from racial backgrounds than in the contrasts of urban and rural life.

*Life in
the Bronx
Borough*

FOR ONE THING, the people of Texas are still to be found attending their churches on Sunday, while in New York it is otherwise. We are publishing a remarkable article in this issue by Dr. Lyman P. Powell, on religion in one of the boroughs of New York City. The district called the Bronx lies north of Manhattan Island, across the Harlem River. Dr. Powell is now the rector of St. Margaret's Episcopal Church in that borough. He has had a long and wide



Cleveland E. Dodge

James L. Barton

Edwin M. Bulkley

Barclay Acheson

Charles V. Vickrey

MEN WHO HAVE BEEN LEADERS IN THE WORK OF NEAR EAST RELIEF

experience as educator, publicist, and clergyman; and his description of certain conditions in this newer section of New York, where a million people are now living, is the more significant because of his unusual ability to make a social diagnosis. Dr. Powell has faith in human nature, and he can find a common denominator for people whose religion bears many labels, or even for the vast majority who go altogether unlabeled as regards church membership.

Prohibition, Always Talked About THEN, THERE IS the question of prohibition, confronting alike the learned and the unlearned at every turn. Mrs. Sabin, who writes on that subject this month, believes that we have missed the true path altogether, in that we have substituted a system of national prohibitory rules for a normal and healthy temperance movement. Last month we presented Mrs. Mabel Walker Willebrandt's article expressing confidence in the value as well as the permanence of the Eighteenth Amendment and the laws in pursuance of its objects. Mrs. Pauline Morton Sabin does not advocate roundabout ways to violate the laws and make prohibition a dead letter. She believes in a square, open fight, to secure the repeal of the Eighteenth Amendment. She wastes no words in defending the use of alcoholic beverages; but she believes that abstinence from such use must now and in future, as in times past, be a matter of private and personal choice, and of the training of children.

After Prohibition, What? THE WEAKNESS of the position of those opposed to prohibition lies in their lack of anything like a clear and convincing plan for the regulation of the manufacture and sale of intoxicants as a substitute for the two systems now existing. One of these two systems is that of prohibition, in so far as it is enforced. The other system is that of the bootleggers, the speak-easies, the home-brewers, the moonshiners, the smugglers, the re-distillers, and the whole ramification of law-breaking, with which the prohibition officers are confronted. Previous to the Eighteenth Amendment, we had prohibition in most of the states. There were then most of the same forms of evasion and violation that we now find. In some states we

had high license; and to avoid paying the license there were smuggling and bootlegging, as now. We had a high federal tax on the manufacture and sale of distilled liquors, and we had thousands of small moonshine stills trying to beat the revenue officers. If we repeal national prohibition, how are we to regulate the manufacture and sale of intoxicating drinks?

A Work of American Good-Will

OUR READERS WILL FIND in this number an article on the methods and results of the philanthropic undertaking known as Near East Relief. Mr. Barclay Acheson, who has prepared the article at our request, would be the last man to mention his own part in one of the most admirable instances of organized charity ever devised by men and women of good will and of humanitarian spirit. As Field Executive, Mr. Acheson's personal record and experience would make a thrilling volume. He knows the lands and the peoples extending from Greece to Mesopotamia and from the Russian Caucasus to Egypt, better than any public man who belongs to one or another of those countries. The dynamo of the movement from start to finish has been Mr. Charles V. Vickrey, who has no superior in the modern business world as an organizer; who has hardly an equal as an inspired platform speaker; and who has shown himself the best "publicity man" of the post-war period. He has had a host of enthusiastic fellow-workers, to whom he would prefer to accord praise. As chairman of the board of trustees, Dr. James L. Barton has shown all the qualities of a statesman. His ripe judgment has been equalled only by his unselfish devotion. The late Cleveland H. Dodge was long the treasurer of the movement, and from the beginning he was its most generous supporter. In the executive committee his vacant place was admirably filled by his son and namesake, whose brother also is head of the American University in Beirut, Syria. As chairman of the executive committee of the trustees, a New York banker, Mr. Edwin H. Bulkley, has given unsparing effort to the work; and he has helped to assure the American public that a hundred million dollars was strictly accounted for and carefully expended. All of these men have been equally familiar, through personal inspection from time to time, with the work in the field.

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A Record of Current Events

FROM SEPTEMBER 14 TO OCTOBER 15, 1929

PROCEEDINGS IN CONGRESS

September 16.—Senator Borah attacks the tariff bill as aiding industry but slighting farming.

September 21.—The Senate votes longer sessions to consider the tariff bill.

September 25.—Senator Hugh Black of Alabama demands investigation of lobbying in Washington.

September 30.—The Senate Naval Affairs subcommittee begins examination of William B. Shearer, to learn whether his propaganda activities were responsible for failure of the Geneva Conference in 1927.

October 1.—The Senate approves the Caraway resolution for a thorough investigation of lobbying in Washington.

October 2.—In the Senate the flexible provision of the tariff bill is voted down in favor of a plan limiting presidential action to transmitting Tariff Commission's recommendations to Congress.

October 9.—The Senate defeats the King amendment to grant freedom to the Philippines.

October 10.—The House meets for three minutes, adjourning until October 14.

October 14.—The House adopts a resolution providing for two meetings a week until November 11 and for the transaction of no business during this period, so as to be free to take up the Tariff bill when it passes the Senate.

October 15.—Senate insurgents refuse to limit debate on the tariff bill; the special lobby-investigating committee begins its inquiry.

AMERICAN POLITICS AND GOVERNMENT

September 16.—Harry F. Guggenheim of New York City is chosen by President Hoover as Ambassador to Cuba, succeeding Col. Noble B. Judah of Chicago.

September 18.—President Hoover in a radio address pleads for preparedness not exceeding the barest necessity for national defense.

September 24.—President Hoover defends flexible clause and executive power to alter rates in the tariff bill.

October 1.—President Hoover names John MacNab of San Francisco to formulate a plan for better prohibition enforcement, which will be presented to Congress.

October 2.—President Hoover accepts the resignation of Ogden H. Hammond as Ambassador to Spain.

October 9.—Irwin Boyle Laughlin of Pittsburgh, a career diplomat, is chosen by President Hoover as Ambassador to Spain.

October 15.—President Hoover appoints Benjamin H. Littleton of Tennessee, and Representative Thomas S. Williams of Illinois, as judges of the Court of Claims.

The President's National Committee on Law Observance and Law Enforcement appoints Walter M. Pollak of New York City, and Prof. Zechariah Chaffee of the Harvard Law School, to make an investigation of the conduct of government law-enforcing officers.

FOREIGN POLITICS AND GOVERNMENT

September 18.—The Austrian Heimwehr issues ultimatum demanding resignation of the Government.

September 19.—The Voldemaras Cabinet in Lithuania resigns.

September 24.—President Masaryk of Czechoslovakia authorizes dissolution of the Chamber and Senate.

September 25.—The Streeruwitz Government resigns, under pressure of the Austrian Fascists.

September 26.—Johann Schober forms a Cabinet, which is approved by the Austrian Parliament.

September 29.—28,000 members of the Austrian Fascisti march around Vienna, but no serious disturbances follow.

October 2.—King Fuad of Egypt accepts Mohammed Mahoud Pasha's resignation and asks former Premier Adly Pasha Geghen to form a Ministry.

October 3.—China, beset by Russian offensives in the north and by civil war in the south, negotiates with foreign enterprises for advance tax payments.

A royal decree establishes Yugoslavia as the official name of the Kingdom of the Serbs, Croats, and Slovenes.

Sir Francis Humphreys, former British Minister to Afghanistan, is appointed High Commissioner of Iraq.

October 9.—Constantin Saratyeanu, counselor in the Rumanian High Court of Cassation, is elected member of the regency council, succeeding the late George V. Buydugan.

The Prussian Minister of the Interior issues decree dissolving the nationalist organization of the Steel Helmets in the Rhineland, the Ruhr, and Westphalia.

October 10.—Belgrade learns that King Alexander is about to issue a decree imposing the Latin alphabet on Serbia, which now uses the Cyrillic alphabet.

The first murder trial arising from the recent Palestine uprising is halted as two Arab defense counsel withdraw, and a strike of Arab attorneys threatens.

October 11.—The High Commissioner of Palestine issues provisional orders regulating procedure at the Wailing Wall on Jewish Sabbaths and the Day of Atonement.

October 12.—The Australian general election results in a large parliamentary majority for the Labor party.

October 15.—General Gen Hsi-shan, Governor of Shansi, arrests Marshal Feng Yu-hsiang and sides with Nanking and against the rebels.

OTHER OCCURRENCES OF THE MONTH

September 14.—William Tilden, defeating Francis T. Hunter, wins the tennis national championship.

September 15.—Morris Hillquit of New York, is unanimously elected national chairman of the Socialist party, succeeding the late Victor L. Berger of Milwaukee.



THE ROCKET PLANE TAKES THE AIR

The first flight of an airplane propelled by rockets was made by Fritz von Opel at Frankfurt, Germany, on September 30. In the air for one and a quarter minutes, he covered a mile and a quarter at an average altitude of 49 feet. The machine was wrecked in landing when blown by strong rear winds. Two previous attempts at flight failed through faulty ignition of the rockets.



HOW AMERICA GREETES A CELEBRITY

Ramsay MacDonald, Prime Minister of Great Britain, and his daughter Ishbel face a battery of news cameras as they proceed up New York Bay on the municipal welcoming yacht *Macorn*, after disembarking from the *S. S. Berengaria*, on October 4. Mr. MacDonald stands at the left of his daughter.

September 19.—The National City Bank unites with the Corn Exchange Bank & Trust Co., forming the largest bank in the world.

September 30.—Fritz von Opel succeeds in flying an airplane propelled by rockets, but wrecks his plane in landing after a flight of 75 seconds.

October 2.—Moderators sign act reuniting the Church of Scotland and the United Free Church.

Three strikers are killed and twenty-four are wounded in a battle between North Carolina mill workers and a sheriff's force.

October 3.—Colorado State Penitentiary convicts capture the prison arsenal and kill seven guards and five fellow-convicts.

The year's worst break hits the New York stock market, with trading of 1,500,000 shares in the final hour.

October 7.—The trial of former Secretary of the Interior Fall on an indictment charging acceptance of a bribe from Edward L. Doheny begins.

October 10.—The Institute of International Law begins its thirty-sixth conference at Briarcliff, New York.

October 11.—The convention of the American Federation of Labor, meeting in Toronto, Ontario, unanimously adopts proposals to unionize the South immediately.

October 12.—The *R-101*, the world's largest airship, is launched in England.

October 14.—Philadelphia Athletics (American League) win world's series in the fifth baseball game with Chicago Cubs (National League).

October 15.—Mme. Marie Curie, French scientist, arrives in the United States to receive a second gift for the purchase of radium.

INTERNATIONAL AFFAIRS

September 14.—British begin evacuation of the third zone of the occupied Rhineland territory.

The League Assembly unanimously accepts the World Court protocol containing the Root formula for America's adherence to the Court.

September 16.—The three committees of experts appointed by the Hague Conference begin meetings in Paris.

Secretary of State Stimson declares that the proposed naval-reduction conference of the United States, Great Britain, Japan, France, and Italy will meet in January, 1930.

September 17.—Sir Cecil Hurst of Great Britain suggests four changes in the League Covenant to harmonize it with the Kellogg Pact.

Russia rejects the Chinese offer of a Russian assistant manager of the Chinese Eastern Railway to act with the Chinese assistant manager until the conclusion of Sino-Russian negotiations.

September 18.—French promise to complete evacuation of second zone of the Occupied Territory by November 30.

September 19.—France, Great Britain, New Zealand, South Africa, India, Czechoslovakia, and Peru agree to accept the World Court's compulsory jurisdiction in legal disputes.

Bagdad learns that Great Britain plans to give up Iraq mandate soon and to urge League entry in 1932.

September 25.—The Tenth Assembly of the League ends; the Council also finishes its work.

October 1.—Britain and Russia agree on terms for resuming diplomatic relations; propaganda is barred.

October 2.—The United States signs a treaty of commerce and navigation with Turkey.

October 3.—Organization committee for the International Bank of Settlements meets under the temporary chairmanship of Dr. Hjalmer Schacht of Germany, and elects Jackson E. Reynolds of New York, chairman.

October 4.—Prime Minister MacDonald arrives in Washington to confer with President Hoover on naval reduction.

October 7.—Great Britain delivers to the American, French, Italian, and Japanese Ambassadors invitations to the naval disarmament conference to be held in London during the third week of January, 1930.

October 9.—President Hoover and Prime Minister MacDonald issue a joint statement repeating pledge to support the Kellogg Pact and expressing confidence in five-power naval agreement.

October 11.—Premier MacDonald appeals for world support of his and President Hoover's aims, asking patience with Britain, dependent on free trade, on navy cuts.

OBITUARY

September 14.—Jesse Lynch Williams, novelist, 58.

September 16.—Dr. Stephen Rice Jenkins, former president of the Canadian Medical Association, 71. . . . Edmond Bayle, noted French criminologist, 50.

September 18.—Dr. William Watts Folwell, first president of the University of Minnesota, 96.

September 21.—Nathaniel Edwin Harris, former Governor of Georgia, 83.

September 23.—Louis Ernest Cardinal Dubois, Archbishop of Paris, 73.

September 25.—Miller J. Huggins, noted baseball figure, 50.

September 29.—Vassilios, Patriarch of the Greek Orthodox Church, 79. . . . Baron Gi-ichi Tanaka, former Japanese Premier and president of the Seiyukai party, 66.

October 1.—W. B. Kinne, Lieutenant Governor and acting Governor of Idaho. . . . Émile Antoine Bourdelle, French sculptor, 68. . . . Thomas E. Mitten, street railway organizer, 66.

October 3.—Gustav Stresemann, German Foreign Minister, 51. . . . Rt. Rev. John Gardner Murray, Presiding Bishop of the Protestant Episcopal Church, 72. . . . Jeanne Eagels, actress, 35.

October 7.—George V. Buzdugan, Chief Justice of Rumania and member of the regency council, 62.

October 8.—Harold Begbie, British writer, 58.

October 11.—The Earl of Meath, founder of the Empire Day movement and humanitarian, 88.

October 13.—Dr. John H. Leete, educator, 60. . . . Col. Charles W. Cramer, reptile expert and criminal lawyer, 53.

October 15.—Charles J. Maynard, ornithologist and author, 84. . . . Dr. Edwin E. Slosson, scientist and author, 64. . . . Leon Delacroix, Belgian member of the committee organizing the International Bank of Settlements and former Prime Minister.

Cartoons of the Month

MacDonald ☞ Lobbies ☞ Tariff ☞ European Views



**HISTORY, THE EAVESDROPPER
ON THE RAPIDAN**

By Sykes, in the *Evening Post* (New York)



**LISTENING IN ON HIS OWN
FUNERAL ARRANGEMENTS**

By Talburt, in the *Telegram* (New York)



**THE INDUSTRIAL SOUTH IS ALSO
IN THE LINE OF FIRE**

By Hanny, in the *Inquirer* © (Philadelphia)



**IT SEEMED SUCH A STRONG
LIMB, TOO!**

By Pease, in the *Evening News* (Newark)

**(Center)
THE CLUTCH ON THE CAPITOL**

By Weed, in the *Evening World* ©
(New York)



SPLENDID ISOLATION IN THE DISARMAMENT GAME

The European Cardsharps: "Why don't you two fellows be more sociable and join us in a game of poker? We play for high stakes."
Hoover: "No, thanks. We play for the love of the game."

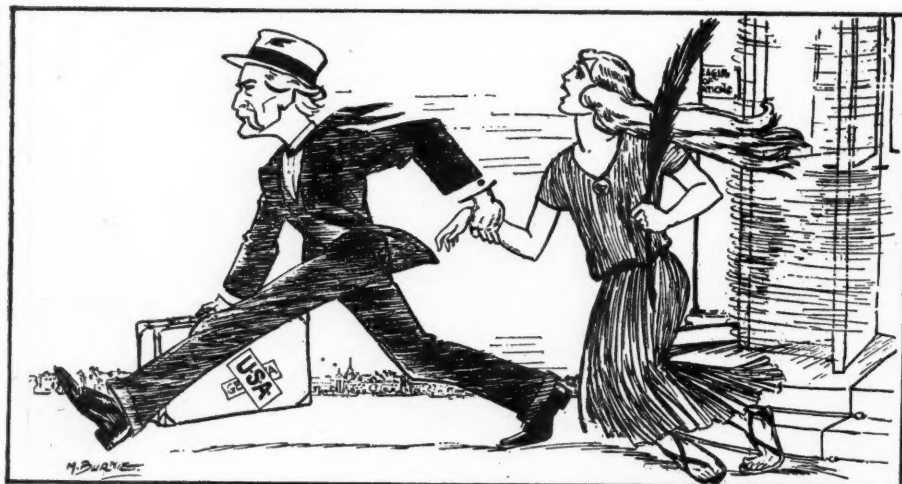
From the *Daily Express* (London)



THE COMMUNITY SINGERS IN EUROPE

Uncle Sam finds himself left out of the harmony in the plan for an economic United States of Europe.

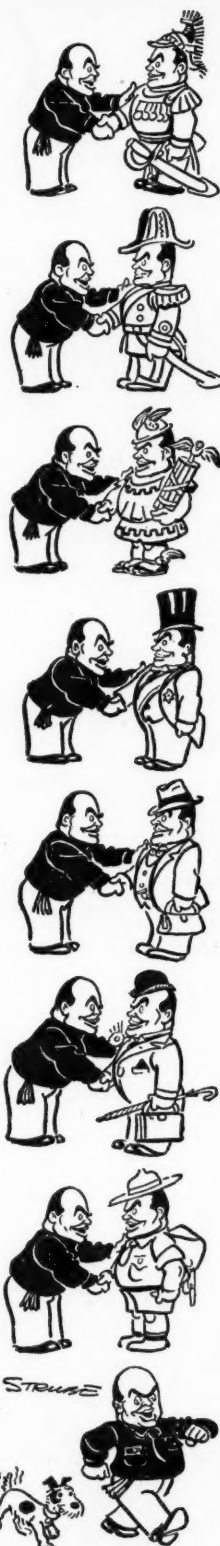
From *John Bull* (London)



PRIME MINISTER MacDONALD SETS A SMART PACE FOR PEACE

Mr. MacDonald (whose visit to the League of Nations Assembly in Geneva was followed closely by his trip to America): "I know you're not used to all this dashing about, but it's a good advertisement for you."

From the *Bulletin* (Glasgow)



"CONGRATULATIONS!"

Premier Mussolini, having surrendered seven cabinet posts he held, is shown by the cartoonist as saying farewell to himself as minister of war, navy, air, foreign affairs, public works, industries, and colonial affairs. He then remarks, "And now, Mussolini, we'll get to work!"

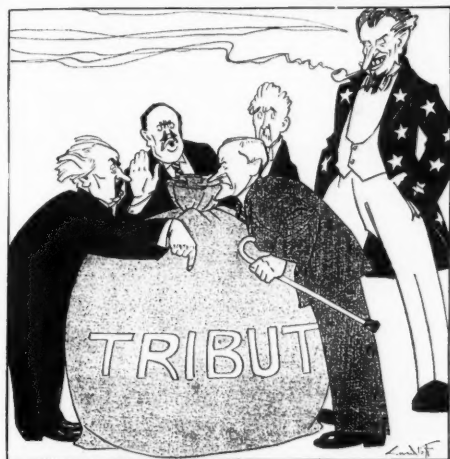
From the *Daily Express* (London)



THEY'LL BE HOOKED OFF STAGE, IF THEY DON'T LOOK OUT

The English cartoonist points out no matter what President Hoover and Prime Minister MacDonald may agree, the United States Senate has the last word on naval cuts.

From *John Bull* (London)



HE WHO LAUGHS LAST—

Uncle Sam: "Here these European fellows are quarrelling over reparations payments, and in the end they'll have to pay me just the same."

From *Kladderadatsch* (Berlin)



"THE SIMPLETON!"

Briand said at the Hague Conference that war was no longer of any advantage to anyone.

From *Il 420* (Florence)



AFTER ALL, IT'S NOT NECESSARY TO SUFFER FROM THE HEAT

European industry is frequently hampered by the high tariff barriers which separate comparatively small countries. M. Briand's suggestion for an economic United States of Europe and the English proposal for a two-year tariff holiday are designed to relieve the situation.

From the *Evening Standard* (London)



AMERICA AND EUROPE

The Cat: "Go ahead and play, in the end I'll eat you all up anyway."

From *De Notenkraaker* (Amsterdam)

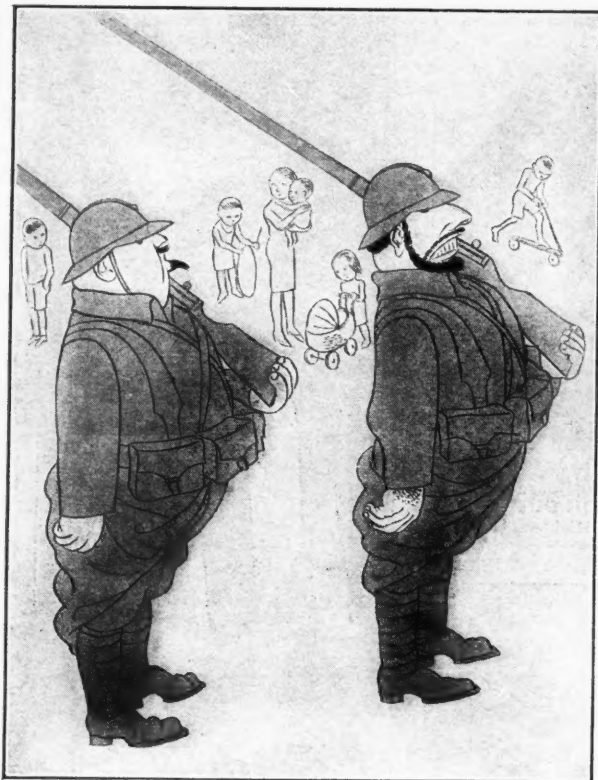
The cartoon above, like the two shown at the left, is characteristic of a constantly recurring theme in European caricature—the post-war wealth of Uncle Sam. Not infrequently these drawings display a certain amount of bitterness.



THEY'RE STILL AT HIM

No matter who gets reparations, Germany pays them. America is portrayed by the cartoonist as one of those going through Germany's pockets.

From *Kladderadatsch* (Berlin)



WITH THE FRENCH ON THE RHINE

"And now that the English have left, we shall have the glory of fighting alone a nation of sixty million people."
From *Simplicissimus* (Munich)



THE RACE TO PEACE

Briand (following MacDonald): "Devil take it—these English do set the pace."
From *Ulk* (Berlin)



GERMANY SAYS A PRAYER

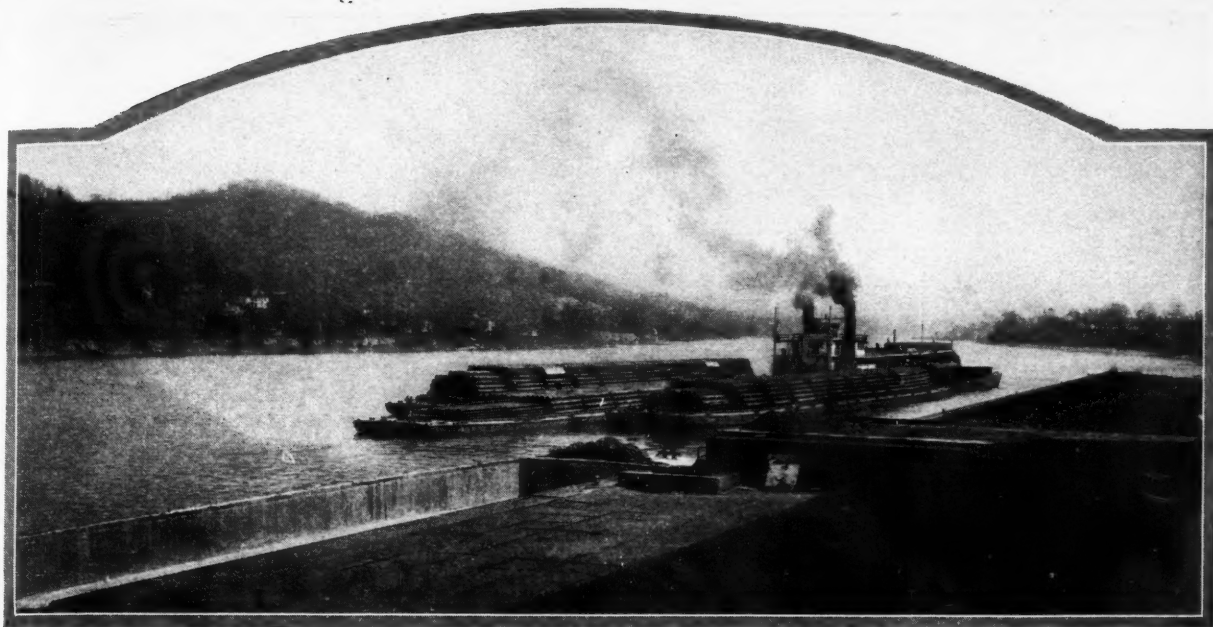
"Deliver me from conferences because I have to pay for them—and if I don't they will eat me."
From *Kladderadatsch* (Berlin)



PANEUROPA, OR EVERYTHING BY KINDNESS

Mother Briand (The French Premier has suggested a United States of Europe): "Now, now, what can be the matter with little Benito?"
From *Nebelspalter* (Zurich, Switzerland)

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Modern Argosies on the Ohio

By EDMUND L. DALEY

Major, Corps of Engineers, U. S. A.

ABOUT THE MIDDLE of the eighteenth century that virile and observant military engineer, George Washington, came upon the broad waters of the Ohio. Below what is now Pittsburgh the river was traversed by canoes of the tribe ruled by the Indian Queen Aliquippa. Washington's imagination at once envisioned the potential usefulness of the Ohio and its tributaries as water routes to develop the country that lay back of the seaboard colonies. His many trips to the Ohio Valley as soldier, courier, and land owner convinced him of the advantage of using the Ohio and its tributaries not only in their natural state, but also by connecting them to the Atlantic drainage to the east and to the Great Lakes drainage to the north. Throughout his life he strongly advocated the use of these waterways.

The vision of Washington has long since become a reality. And last month it was carried into a final stage when the Ohio Valley, with the assistance of President Hoover, celebrated the final attainment of year-round navigation.

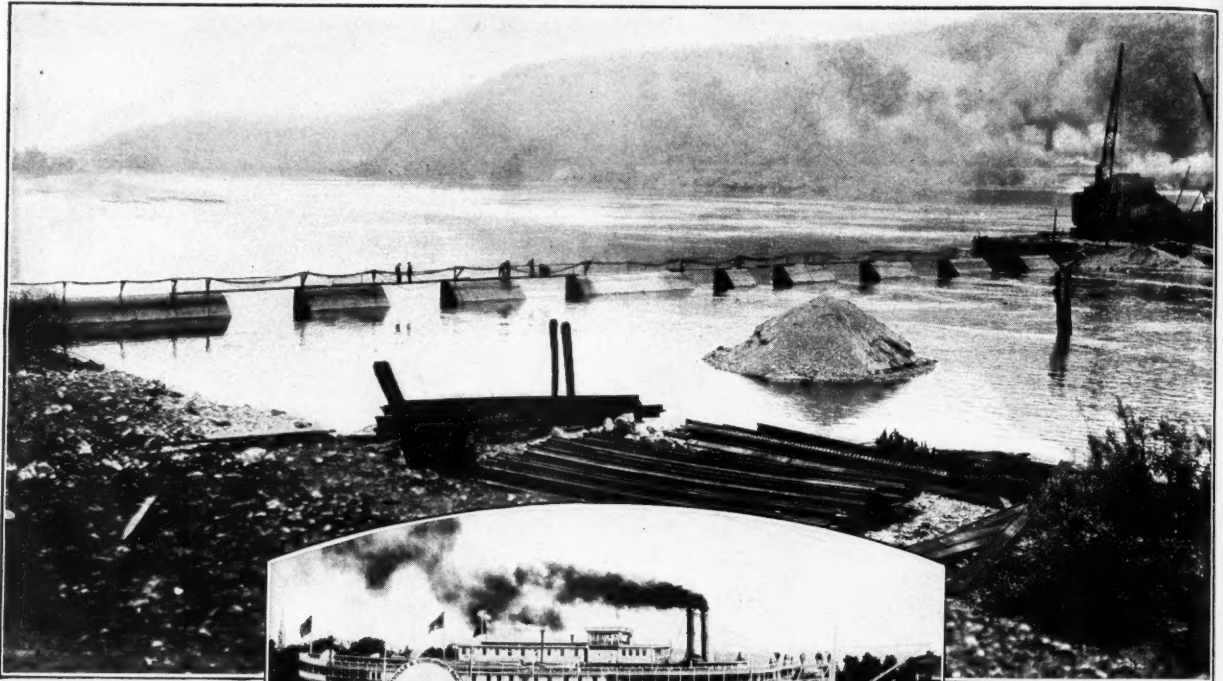
But this final stage has been a long time coming. Even in Washington's day venturesome settlers pressed westward, ever westward, to make a steadily growing intrepid population. The uncharted, unimproved river in its natural state afforded a route with many drawbacks, for canoes made of birch bark, pirogues hollowed out of logs, batteaus framed of roughly hewn planks, keelboats shaped with pointed ends, and the flatboat, a cargo-carrying vessel depending on the current and the poles of the crew to make

the long trip down river. Flatboats had served their purpose when their cargo was delivered. They were called "down-river boats," for they never returned. The hulls were sold for the salvage value of the lumber they contained.

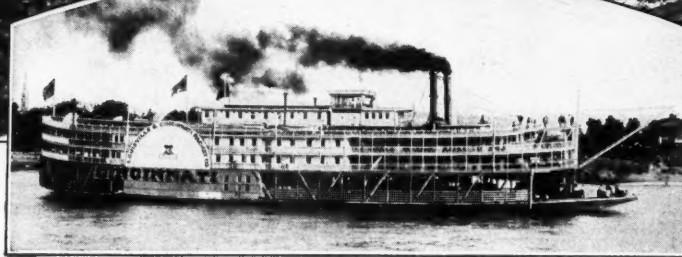
Abraham Lincoln made several trips down river on these flatboats in his day. One of these long hazardous voyages brought him in contact with the slave mart of New Orleans. That trip was to have a profound effect on his future public career, and through him on the destiny of the nation.

The keelboats and the flatboats which Lincoln used in traveling down the Mississippi would undoubtedly have satisfied Washington that his vision had been realized. Great indeed was the superiority of the flatboat over the canoe; and the movement down river of over 3000 flatboats a year during the first third of the nineteenth century was important. But the revolutionary advance in cargo carrying on the Ohio River in the period since then would have been entirely beyond the prophecy of the most enthusiastic waterway advocate a hundred years ago.

THE MYSTICISMS of the Orient have given to art the beautiful symbolic Tree of Life pattern in Persian rugs. The many-branched Ohio, with its roots in the muddy water of the Mississippi, is a veritable tree of life to the states carved out of the Northwest Territory, and to the industries and the communities served by its tributaries. The topmost branches, the Allegheny and Monongahela rivers, rising respectively in

**DEADMAN ISLAND DAM**

A construction photograph taken last June. It is only this fall that the Ohio Valley celebrates the opening of a year-round nine-foot channel.

**AN OHIO RIVER PACKET**

The river packet did not pass away with Mark Twain, for passenger vessels as well as cargo tows still ply the Ohio between Pittsburgh and Cairo.

New York to the north and in West Virginia to the south, join at Pittsburgh to form the Ohio River, which in turn flows westward more than nine hundred miles to join the Mississippi at Cairo in Illinois.

Thence its waters, mingled with those of the Missouri, Upper Mississippi, and Illinois rivers, flow on to New Orleans and the Gulf of Mexico. Tributaries, branches of the Ohio such as the Beaver and the Muskingum in Pennsylvania and Ohio; the Little Kanawha, the Kanawha, and Big Sandy in West Virginia; the Kentucky and Green in Kentucky; the Scioto and Miami in Ohio; the Cumberland and Tennessee in Tennessee, and the Wabash in Indiana, not only swell the volume of the Ohio but add to the cargoes moving thereon. Water for power, water for home and factory, water for navigation—water is vital.

In its original condition, the Ohio River was obstructed throughout its entire length by snags, rocks, gravel, and sand bars. Extreme low water afforded depths of but one foot at the head near Pittsburgh, and but two feet near its mouth at Cairo. Such stages were not suitable for navigation and often persisted for periods of many months. Commerce accommodated itself to the intermittent stages produced by flood waters. Under such conditions navigation was not only hazardous but unreliable.

Upon the extensive development of coal mines in Pennsylvania and West Virginia, the Ohio offered in flood stages an attractive route down river. The large Pittsburgh coal tows were assembled there in enormous fleets waiting sometimes as long as six months for "coal boat stage" of approximately eight to ten feet. When the flood came, scenes of wildest excitement prevailed. Down river coal boating demanded

of men not only the keenest knowledge of the dangers that beset the river channels, and unerring skill in maneuvering the great tonnage contained in each fleet, but undaunted hearts to war not only with the elements but with one's fellows for precedence in taking advantage of the high waters.

Not only were there the natural hazards of the river but engineering had not progressed far enough to provide bridges of adequate spans, nor had the federal government taken a firm stand in assuring that man should not create obstacles to the reasonably free navigation of the river. With scores of fleets engaged on a run down river, disaster awaited them at bars and bends and chutes and also at the piers of bridges of insufficient spans. Many wrecks lined the waterway, but millions of tons of coal won their way through to New Orleans.

Such navigation could not justify itself. To be a real national asset water transportation must be continuous, dependable, and without unreasonable hazards. In the first years of the nineteenth century the legislatures of Kentucky and Ohio, building on the vision of George Washington, interested themselves in the improvement of the Ohio River. A quarter of a century of agitation succeeded in obtaining from the federal government a modest appropriation to be used in this navigation improvement.

Superintendence of the improvements was assigned by President Monroe, in 1824, to the Corps of Engineers of the United States Army. The history of the Ohio River, its gradual improvement, the safety for navigation, and lengthening of the navigation season until now in the year 1929, President Hoover has recognized the achievement of a dependable year

round nine-foot navigation on the Ohio River, has been the history of the struggle of the Corps of Engineers to bring to success the greatest task of river engineering the world has ever known.

EARLY IMPROVEMENTS on the Ohio River consisted in the removal of snags, boulders, and bar obstructions. Secondary channels were cut off by dams. Dikes both parallel to and perpendicular to the shore were built to concentrate the water and increase the depth on the controlling shoals. Dredging augmented these works. All these improvements were helpful, navigation was made less hazardous and the navigation season was lengthened. Yet navigation was far from dependable or continuous. Population had increased. The coal industry of the Pittsburgh, Kanawha, and Kentucky fields demanded surer and cheaper transportation. The cities of Pittsburgh, Wheeling, Huntington, Portsmouth, Cincinnati, Louisville, Evansville, and many others which had grown on the banks of the river, needed its fullest utilization to reap the advantage of their location on the waterway.

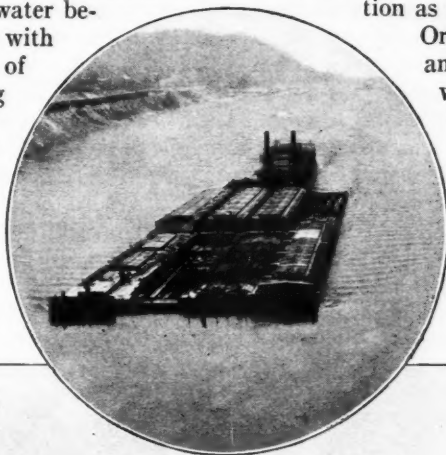
Fifty years ago Colonel William E. Merrill, Corps of Engineers, became convinced that a slack water system was the only dependable method of assuring continuous navigation on the Ohio River. Such a system requires the construction of numerous dams across the river raising the water behind them into a series of lakes with levels dependent upon the height of the dams. Raising or lowering vessels from the level of one lake or pool to the level of the one above or below it is readily accomplished by means of chambers built in the dam, called locks.

Reverse operation of raising a tow is accomplished by bring-

ing the tow into the lock chamber with water at its lower level, closing the gates connecting to the lower pool, and filling the lock chamber. When the level of the lock water is at that of the upper pool, the upper lock gates are opened and the tow passes into the upper pool. If the dams are fixed structures, ships can pass the dam only through these lock chambers.

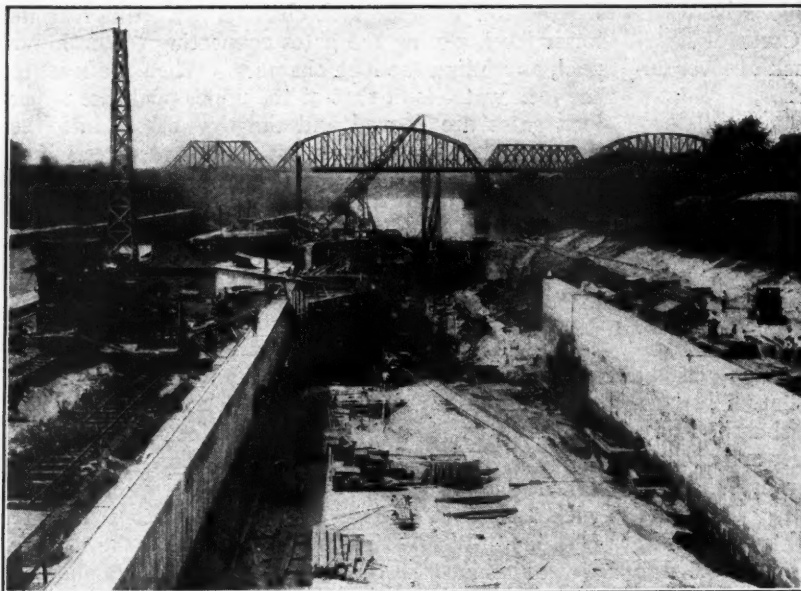
In a stream of the flashy character of the Ohio River, with many months of flood stages, it is desirable, if possible, to form pools by movable dams instead of fixed dams. Movable dams are of many types. That adopted for the Ohio River system has, besides the lock for normal navigation and the necessary devices for controlling the level of the pools, a navigable pass through the dam at least 600 feet long. This pass consists of hinged Chanoine wickets which can either lie flat or be raised to an erect position, in which they are supported by a steel prop. Each wicket is four feet wide and from sixteen to twenty feet high. When the river is not in flood the wickets are maintained in their erect position and hold the pool above them in a level lake. One hundred and fifty or more wickets are needed to close the navigable pass. Navigation from one pool to another is through the locks. When the river is in flood, the wicket props are released, the wickets are lowered to a horizontal position, and the pass is open for free navigation as in the natural river.

Originally river men were opposed to any form of dam. Finally they were won over to an experimental dam of the movable type to be built a few miles below Pittsburgh. Although this was by far the largest structure of its kind attempted up to that time, and the Ohio is notoriously unruly, the Army Engineering Corps won out over all obstacles, and the



A MILLION-DOLLAR ARGOSY ON A RIVER THAT ONCE KNEW ONLY THE CANOE

Where in its natural state the Ohio had in places a low-water depth of only one foot, use of increasingly heavy loads has been made possible by building dams, locks, and other works. The large picture shows one of the great modern tows, which is valued—towboat, barges, and cargo—at \$1,000,000. The inset shows the City of Pittsburgh pushing a tow of eight barges near Sewickly, Pennsylvania.



PROVIDING TWO-WAY TRAFFIC AT LOUISVILLE

In its endeavor constantly to provide for more traffic on the Ohio River, the government, through the Army engineers, is here providing two locks in place of one, so that cargoes may pass up and down at the same time. The new lock appears in the foreground; the old one in the left background.

Pittsburgh pool was finally established in 1885.

It was obvious that about fifty dams would be needed to control the river completely, and in the next twenty-five years the system was extended in a scattered fashion. The first dam, thirty miles below Pittsburgh near the home of the late Senator Quay, was authorized in 1890. Four intermediate dams above it were authorized in 1896. Another, ten miles below Wheeling, West Virginia, was authorized in 1899; and in the same year the dam between Marietta, Ohio, and Parkersburg, West Virginia, was authorized. Then others near East Liverpool, Ohio; at Wheeling, West Virginia; at Little Hastings, Ohio, and at Fairbanks, Ohio, a few miles below Cincinnati, followed in 1907. In the meantime the falls at Louisville had been overcome by a canal and lock and dam. Thus by the authorization of fourteen of a possible fifty dams Congress was, in 1907, at least partially committed to the complete slack watering or canalization of the Ohio.

The movable dam had been successful in operation and navigators were now thoroughly aroused to the benefits of locks and dams. The Ohio Valley Improvement Association, under whose direction was staged the great celebration of the completion of the nine-foot navigation project, waged a vigorous and successful campaign for complete slack watering of the river. As a result, in 1910 Congress adopted a project which provided for the construction of fifty-four locks and dams to assure a year round nine-foot stage from Pittsburgh to Cairo. It is the completion of this work which is now being celebrated

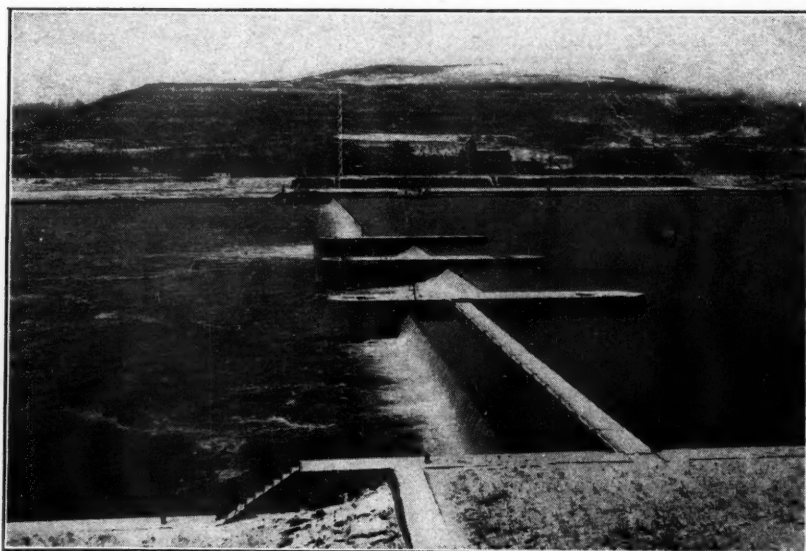
under the direction of the association which originally worked for it.

The project has been slightly modified by eliminating two of the proposed dams and for the time being deferring construction of the lowest dam, for it is believed that modern dredges can maintain suitable channels in this part of the river. At the upper end of the river, six miles below Pittsburgh, a fixed concrete dam, the Emsworth Dam, of higher lift, has replaced two original movable dams. A second fixed concrete dam, Deadman's Island Dam, is under construction to replace two other original movable dams. These fixed dams are necessary in the upper and steeper portion of the river, because raising the movable dam on a falling river often resulted in a temporary loss of pool and decrease of navigable depths. This caused river oper-

ators to load to light and uneconomical drafts.

Construction of the locks and dams of the Ohio River system has been in charge of the Corps of Engineers of the Army since its conception by that corps. The task has been attended by difficult conditions and hazards of flood and ice. There were no precedents to govern work of the magnitude and character involved. Not only have these construction problems taxed the abilities of the engineers, but the daily problems involved in the maintenance and assurance of navigation require a trained personnel.

Flood, ice, and drift are enemies which must be constantly combated. The operations of lowering and raising the movable dams as occasion demands are performed under the hazards of darkness, rain, cold, ice, swift currents, and drift. The locks must be oper-

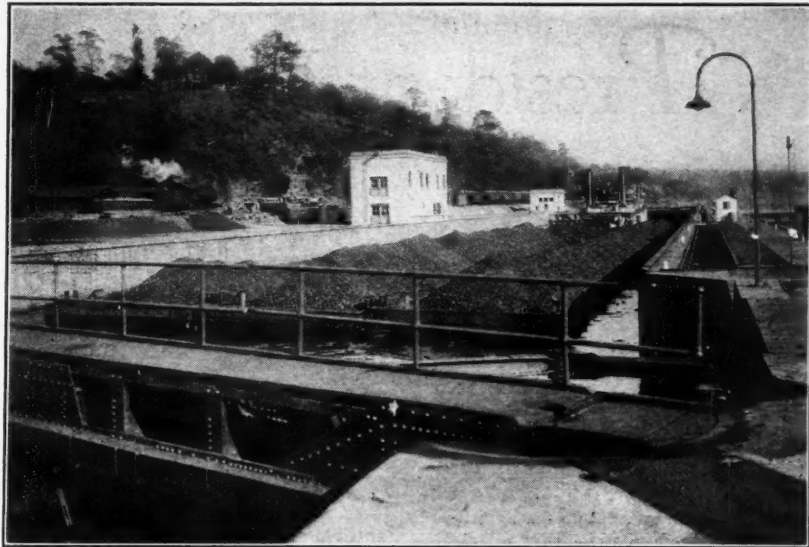


HELPING TO MAINTAIN A NINE-FOOT DEPTH OF WATER

One of the fifty-odd dams which so regulate the Ohio that, whether in flood or at low water, ships now find a year-round channel nine feet deep.

ated day in and day out, winter and summer, good weather and bad. The Corps of Engineers is rendering on the Ohio River a daily, monthly, and annual service which assures all year round adequate navigable depths. This is a monument to their perseverance and engineering ability.

Industry in the Ohio Valley has not awaited the completion of the system. The numbers and size of the modern coal and steel argosies have constantly increased. From Fairmont, West Virginia, on the Monongahela and Kittanning, Pennsylvania, on the Allegheny, to Cairo, a continuous slack water system is now available the whole year round. Tows of from four to six barges pushed by a powerful steamer move cargoes of from 4000 to 12,000 tons, day in, day out.



SIX HEAVILY LADEN BARGES PASS A DAM

In the foreground appears one of the lock gates. When barges pass a lock the water on which they float is either gradually lowered to the down-stream level, or raised to the up-stream level. Then the gates are swung open and the barges are allowed to proceed.

CELEBRATION OF THE completion of the system starts at Pittsburgh and ends at Cairo. And two score large cities are partners in the prosperity that the Ohio water route makes possible. Some of these towns, such as Ambridge and Woodlawn, Pennsylvania, with their enormous steel plants, and Weirton, West Virginia, are steel centers based on Ohio River coal tows. East Liverpool, Steubenville, Wheeling, Bellaire, Marietta, Parkersburg, Point Pleasant, and Gallipolis, in Ohio and West Virginia, have long reaped the rewards of cheap river navigation. The new steel area around Huntington, Catlettsburg, Ashland, Ironton, and Portsmouth, is dependent on Ohio River coal for a large measure of its prosperity. Maysville, Newport, Covington, Lawrenceburg, Aurora, Carrollton, Madison, and Jeffersonville, in Kentucky and Indiana, as well as Cincinnati and Louisville, have for years enjoyed river navigation.

Down-river towns and cities such as New Albany, Leavenworth, Carrollton, Rockport, Owensboro, Newburg, Evansville, Henderson, Mt. Vernon, Shawneeton, Golconda, Paducah, Metropolis, Mound City, and Cairo, are on the through waterway from the coal fields and steel centers above, prepared to share in the prosperity that follows improved waterways.

Figures do not lie. The uncompleted Ohio River System from July 1, 1927, to June 30, 1928, carried 21,000,000 tons on the main river and 26,000,000 additional tons on its tributaries. These products had a ton mileage of 1,344,670,000 for the main river and 2,725,698,000 for the river and tributaries. Steel mills are located on the main river and tributaries from the Pittsburgh area to Portsmouth, Ohio, and are operated on coal transported on the Ohio system.

Likewise finished steel products of the Carnegie Steel, the Jones & Laughlin Steel Company, the

Pittsburgh Steel, the Weirton Steel, the Wheeling Steel, the Crucible Steel, and others are sent to the southern markets by the water route. Every community has its sand and gravel industry operating on the river. Cement in bulk, gasoline, and oil move upon the river. The packets carry merchandise from the city to the river towns, and bring farm products to the market. Packet boats and excursion steamers carry thousands of passengers comfortably and pleasantly. Tows of steel worth half a million dollars are common sights.

Tows of 5000 to 12,000 tons move deliberately and surely. Bulk commodities move by water at a fraction of the cost by rail. This lower rate does not injure the railroads. The cheap handling of bulk commodities for a community builds up its prosperity, which is reflected in the prosperity of the railroad by increasing receipts from high-rate commodities. The modern argosy bears a wealth of coal, steel, and wheat.

The steel empire west of the Alleghenies is built on ore, coal, water, and labor. The asset of the improved Ohio River, bearing its millions of tons of raw material and finished products, assures to the producer and the laborer in this empire a long time supremacy. The automobile industry must, of necessity, plant its banners in the steel camp.

The barge and steamer ways along the river are turning out thousands of tons of new craft to constitute the coal and steel argosies of the improved Ohio River. The vision of Washington, the engineer, crystallized and given form by the engineers of the Army, has become a reality. It is fitting that this year's celebration should be participated in by another engineer President, Herbert Hoover, whose positive advocacy of improved waterways assures the opening of new inland water routes and the bettering of old ones.

President Hoover— *a Year After Election*

By CLINTON W. GILBERT

IF YOU GO to the White House today to see President Hoover, being familiar with the offices where Frank W. Stearns used to bask delightedly in the light which shone about his great friend, Calvin Coolidge, you will be struck by the changes that have been wrought in the executive building. You will hardly know the lobby as you enter the place. A new man is President, and you are aware of his innovating spirit as you enter the front door of the executive building to inquire the way to the office of George Akerson, his private secretary. The lobby has been deepened and made more spacious. Partitions that have stood since the days of Theodore the Magnificent have been torn down. Two rooms, one of them always more or less useless, have been thrown into one. I do not think the result is happy, and I venture the prediction that if the present occupant of the White House continues to be its tenant for eight years, the lobby of say five or six years from now will not be the same as the remodeled lobby of today.

The remodeled lobby looks too much like a suit of clothes let down to fit the greater needs of adolescence. The added room declines to be amalgamated with the old lobby. The old lobby, though small, made some pretensions to distinction. It had a circular skylight, the building being a one-story wing of the White House. It had a frieze about it. It had a marble floor. The added room is bare and utilitarian. It has two rectangular skylights worthy of the top floor of the hall of an old-fashioned apartment house. There is no frieze about the room. The floor is of wood. The two parts of the lobby protest against each other.

Now it is said that Mr. Hoover knew long before he was elected President that if he became President he would throw these two rooms together, and enlarge the lobby of the executive offices. He felt that the entrance to the President's office was cramped, worthy of hardly more than a third-rate power.

Anyway the change, which perhaps does not seem important, is worth noticing for what it suggests about the new President. First, because it indicates that Mr. Hoover thinks of this as a grown-up nation, has this idea in his mind more than any of his predecessors have had it. Second, because it indicates that Mr. Hoover entered the Presidency with his mind pretty well made up as to what he was going to do; the Presidency was to him an opportunity for accomplishment. And third, because Mr. Hoover has in him the impulse toward change, toward improvement, toward development, the restlessness of the constructive temperament.

Now I know that I have said something which will

distress persons who admired Mr. Coolidge's habit of regarding the world as a finished product, perfect or as nearly perfect as that poor worm man had any right to desire it to be. But there is not any reason to be alarmed. Mr. Hoover has a large element of caution in his make-up. He has not yet torn down the White House and put up a skyscraper in its place. All he has done is to tear out a wall between the lobby of the executive building and a practically useless room lying just behind it in an effort to make the lobby more spacious and important.

If I doubt the result I do not question the promise in it that there will some day be an executive building, or at least a lobby of an executive building, worthy of the greatest nation in the world. Mr. Hoover has done what forty Presidents in succession might not have thought of doing, tried to improve the building that was built by Theodore the Magnificent.

If Mr. Hoover thought the government of the United States was the final perfect work of human intelligence, and that society as it exists today was the ultimate phase of human achievement, that life was static and we should spend our days contemplating the glories of our grandfathers, he would be bored with the Presidency and would probably resign tomorrow. He has spent all his life changing what is into what ought to be, or into what seems as if it ought to be, or into what it would be more practical and useful to have it be. The habit is strong on him.

People who know him well say that his home at Palo Alto near the University he loves so well is still after many years of attention the perfectible and yet imperfect thing that it was in the beginning. It is always in a process of development. He is always thinking of new things to do to it, changes to make in it. He loves it as much for its possibilities as for its actualities. Its past has little hold upon him. It is its future that occupies his mind.

So it is with the camp in the hills of the Blue Ridge Mountains, on the upper waters of the Rapidan River. What has made him rush away eagerly to it on weekends this summer is that it was in the beginning a raw place to grow before his eyes out of nothing more than a wilderness.

A good deal has been said about the dams Mr. Hoover is building in the tiny head waters of the Rapidan that runs through his camp. This work is not the mere play of an engineer on a holiday, who can't keep his hand from building dams. You take an old fishing stream, one that has been fished over for generations. Every sixty feet or so is a dam. The object of the dams is to hold back the water and make



©Harris & Ewing

Herbert Hoover

pools in the stream where fish are to be found by the man with a rod.

These dams must be built sloping on the down stream side, with a ripple running down over the slope so that a fish going up stream may climb over them, but perpendicular on the upstream side so that a fish having thus surmounted them is impounded and cannot make his way back down stream. They are built of rocks and pebbles and sand, not of masonry. There is an art in constructing them. Mr. Hoover in building them is creating something, a first-class fishing stream. When the last dam is built and everything else is completed about the camp, Mr. Hoover, so his friends predict, will turn the camp over to the public and go somewhere else, build another camp and create another fishing stream.

And Mr. Hoover, when he fishes, is not a man to sit on a rock and dangle bait in the water. He craves motion. He likes to trudge along a stream and whip its waters with a line. Or he likes to fish from a moving boat, as he used to from the deck of the *Kilkenny* when he was Secretary of Commerce.

I HAVE PERHAPS SAID ENOUGH to indicate President Hoover's active habits of body and mind, his positive attitude toward his environment, his desire to shape and reshape the world about him nearer to his own ideas of utility and congruity. If you add to this a tireless industry—I think he is the most industrious President we have ever had—and an exceptional experience with the problems of government, you will readily understand how his Administration has started off with an unusual promise of accomplishment.

He had been, when he entered the White House, for eight years not only a member of the Cabinet but one of the most consulted advisers of two successive Presidents. He was so because he gave his mind not only to the problems of his own department but to all the problems of the government. He saw the government as a whole more habitually than any other man in Washington. He had an ambition to be President not merely for the distinction which the office gives, but for the opportunity to do the things which he thought ought to be done. So when he became President he knew not only that he was going to enlarge the lobby of the executive offices, but a great many other things he had in mind.

So it is that Mr. Hoover's eight months in office have been remarkable for the number of proposals for the solution of problems that have hung over Washington for several years. He was hardly in the executive chair before an order was issued for publicity of tax refunds. The repayment to income-tax payers of amounts found to have been paid by them in excess of the amounts justly due ran in a course of years up to nearly \$3,000,000,000. The rule of the Treasury Department was to keep the reasons for the refunds secret. Naturally the large refunds went to the large taxpayers.

This caused an outcry that favoritism was being shown. The secrecy of the refunds was reaching the proportion of a scandal, probably without reason. Mr. Hoover saw that such secrecy was impossible in a democracy and ordered that the reasons for taking

money out of the public treasury be made known. And he did so in spite of the fact that the Secretary of the Treasury had always opposed such publicity, and in spite of the extraordinary influence Mr. Mellon had exercised in the two preceding Administrations. Nothing set his Administration apart from that of his immediate predecessors as this act did.

Then came his appointment of a commission to investigate law enforcement, including the troublesome question of prohibition enforcement. There was also his order for an inquiry into the mounting costs of the military establishment. And there followed the decision to inquire whether the public lands of the federal government, except their under-surface wealth and the forest lands, might not be turned over to the states in which they were located to be administered.

One may question whether practical results will flow immediately, or even in Mr. Hoover's tenure of office, from any of these three inquiries. Prohibition is too contentious a problem for the Wets and the Drys to agree upon the wisdom of the recommendations of the law-enforcement commission, impressive as is the personnel of the one that Mr. Hoover selected. On the necessity of the growing military expenditures the opinion of the technical advisers primarily responsible for those expenditures must necessarily be taken. And they are not likely to find that their own policy in the past has been seriously mistaken. And the public-lands states decline to bear the expense of administering and developing the public lands, unless the wealth that lies under those lands goes with the lands themselves into the care of the states.

BUT MR. HOOVER HIMSELF has a passion for facts and he undoubtedly believes that there will be gain to the public from discovering all the facts and laying them before the public. In spite of the promptness with which all these inquiries were set in motion, Mr. Hoover will probably be content if he may bring any or all of these problems a little nearer solution, if he will have laid an engineer's report before his board of directors, the American people.

Since everything for him is in a process of becoming, he is not appalled by the endlessness of the process. This observation applies to the effort Mr. Hoover is making to promote naval disarmament. He does not think of the naval conference that will be held next year as accomplishing a final perfect work. He regards it as preparing the way for a still more important naval disarmament conference to be held in 1936, removing some of the international distrust which stands in the way of fairly facing the question of what the naval needs of great nations are in a world where war by international agreement is outlawed.

Mr. Hoover will be disappointed if the coming naval conference fails to secure the limitation of navies and some measure of naval disarmament, if not among the five leading naval nations, then at least among three such nations. And if even that is not accomplished he will derive certain satisfaction from the fact that he has brought the two leading naval nations, the United States and Great Britain, to a full realization that they are not arming against each other.

That at least will be the beginning of international

wisdom. Mr. Hoover sees clearly the importance of beginnings. Almost everybody testifies to the importance of beginnings, but their testimony is only lip service. What almost everybody really desires is to see things finished, because in his heart almost everybody desires a static world. But the President is so constituted as to be incapable of thinking of the world as static, of anything as being really finished. He is the first President we have had into whose habit of mind modern science has fully entered.

All of Mr. Hoover's qualities as President have appeared to exceptional advantage in the negotiations leading to a virtual agreement between this country and Great Britain upon naval parity. His admirers are in the habit of speaking of him as a progressive, and he himself in a famous letter written in 1920 defining his political attitude called himself one. Men may doubt the justice of the title, because of his affiliations with recent Republican Administrations and with the majority element in the Republican party. Certainly the Progressive faction of that party hardly accepts him as one of their kind.

But he has at least this quality of the progressive, a certain idealism, a desire to see the world made a better place to live in, what I may call a great good will toward the people of this country. Few men have gone so far in public life as he has and picked up so little cynicism on the way. He has a genuine belief, if not in any easy way of abolishing war, at least in the possibility of lessening the likelihood of war. He showed it in his original inclination toward the League of Nations. He showed it again in his support of the World Court, an adherent of which he hopes during his Administration to make this country.

Naval disarmament is not to him merely a means of lessening tax burdens. It is not merely something that is popular and politically profitable. It is a means of lessening the suspicion with which nations regard each other and so preventing the inception of international hostility. When Mr. Hoover considers naval disarmament I think that he thinks of it as a great thing for the world and only remotely considers the bearing its advocacy may have upon his political fortunes. Mr. Hoover does not naturally think first of political effects. He is awkward and not at all himself when, as during a campaign, he is forced to think first of political effect. So in his dealing with naval disarmament you have sight of the idealist in him, of that quality in him which makes his friends insist that he is strongly progressive.

Then you are aware in watching the development of an understanding with Great Britain on naval limitation that there is a directing intelligence in the White House. You do not see a shrewd man there; Mr. Hoover has no great shrewdness. And you see no mere well-meaning sentimentalist of small mental power. You are aware that there is a great deal of mental energy constantly active toward a certain end always clearly in view, and you are conscious that the mind at work has a more considerable grasp of all the factors involved in the problem than minds in the White House usually have shown.

Mr. Hoover is not the kind of man to think that naval disarmament is so desirable a thing that it will

of itself persuade the nations of the earth to accept it. No international conference was ever prepared for with greater pains than this conference has been. Mr. Hoover is an immensely industrious President. His passion for facts compelled him to know all that there was to know about not only the American navy but also the British navy. He probably knew before he got through as much about the British navy as the British themselves knew. The situation was blue printed and graphed. The President is not the kind of man who leaps instantly and intuitively to the heart of a problem. There are virtues in that kind of mind. But there are virtues in Mr. Hoover's kind of mind as well.

And the quality that Mr. Hoover has shown was a sympathetic understanding of the difficulties of naval disarmament to a nation with the traditions of Nelson and Trafalgar in its blood. No one else could have looked at the British problem with so nearly British eyes as he has. If he had not been able to do so these negotiations would have ended disastrously.

Then, too, Mr. Hoover is a very patient negotiator. He is not easily discouraged by difficulty in reaching a compromise. When he fails in one direction he goes around the obstacle and approaches it from the other side. He has very little pride of opinion. He never exaggerates a detail into such importance as to lose sight of the end in view.

All of these are valuable qualities in the Presidency. One may sum them up as a constant good will toward the public, an informed intelligence, and a practical cast of mind.

WHEN MR. HOOVER came to select his Cabinet he said to his friends that there were only about twenty men in this country ideally qualified for Cabinet positions and that most of the twenty were for one reason or another unavailable. He laid down one qualification as requisite, besides the obvious ones of ability and integrity, namely, that the appointee should have had some experience of political life.

Of those men who would naturally occur to mind, and probably did occur to Mr. Hoover's mind, for Secretary of State, Mr. Root was obviously too old, Mr. Hughes did not care to return to the post which he had already filled with distinction, Ambassador Morrow felt it his duty to stay in Mexico, Henry M. Robinson, who was considered, could not leave his banking business. So the place went to Henry L. Stimson, a former Cabinet member, at the time Governor-General of the Philippines, as the best man available. For Secretary of the Treasury Mr. Hoover retained for his entire term a man whom the business people desired to see retained, Mr. Mellon. As Attorney General he appointed a Democrat, Mr. Mitchell, undoubtedly as fine a lawyer as has been at the head of the Department of Justice in many years.

The Post Office and the War Departments went to two politicians, Walter Brown and James W. Good, the only clear recognition of the Republican organization in the makeup of the Cabinet. The only purely personal appointment was Dr. Ray Lyman Wilbur, Secretary of the Interior, a man of bold and radical mind, Mr. Hoover's old classmate in Stanford

University. He and Mr. Mitchell are probably the two most strikingly successful choices that Mr. Hoover made. On the whole it is a high grade Cabinet, as good as could be expected, when one keeps in mind the truth of what Mr. Hoover himself said about the scarcity of really ideal Cabinet material.

But the Cabinet is less important in Mr. Hoover's Administration than it has been in any Administration that I can recall. There are two kinds of executives, the kind that turns administration over entirely to subordinates and considers personally only questions that force their way to the top, and the kind that keeps in constant touch with all the larger details of administration. Each may have its virtues and its corresponding defects.

FOR BETTER OR FOR WORSE Mr. Hoover is of the second variety. He keeps his hand upon practically all branches of the government to an unprecedented extent. He has the restless kind of mind that is not satisfied merely to sit in the executive office, see the visitors, listen to the office seekers, hold Cabinet meetings, and pass only on the bigger questions, on the political implications of which the success of his Administration depends. Even as Secretary of Commerce he used to inform himself and have opinions about the conduct of departments other than his own, sometimes to the extreme annoyance of his fellow Cabinet members.

Mr. Hoover knew his own habit of mind when he organized the executive department on becoming President. Most Presidents sit in their office and wait for things to come into them. Now there is something to be said for keeping the mind free from details and maintaining the perspective which can be maintained only through a certain aloofness. Somebody has said that the best executive is a lazy man who has time to think and who knows how to pick other men to do the work.

Any such ideal is temperamentally impossible to Mr. Hoover. He at once set up a network of contacts between the White House, all branches of the government, the political machine, and the business world. Three secretaries are at his elbow instead of the one that usually aids a President, each with his own special functions. The President has a passion for facts. And the White House has a fact-finding organization of its own and is not, as it has been in the past, dependent upon the information that comes into it casually and haphazard. Mr. Hoover's contacts with the government and with the outside world are highly organized.

Mr. Hoover is not much of a politician. By this I mean that he is not the kind of man who instinctively thinks in terms of politics. But he is aware of the importance of politics. He keeps as close a contact with the Republican organization as he does with the government. His contacts with the politicians don't spring naturally from his previous experience. They had to be organized. He has put his trusted friend, the man who gave him his first lessons in the rudiments of politics, at the head of the Republican National Committee. In the South, which has the balance of power in Republican National Conventions,

he has built up a personal organization. He makes it a point to see and entertain at the White House every Republican national committeeman who comes to town. I dare say there is a blue-print of the Republican political situation on file. By which I mean that he does not apprehend politics intuitively and by a sort of sixth sense, but that he apprehends it by some process of intellection. He is thorough and indefatigable in his own way.

His play is organized. Most men like to take their play as the spirit moves them, and when their ambitions are satisfied the spirit is often generous in moving them. Mr. Hoover's daily play is essentially gymnastic. It comes at a regular hour, before breakfast every morning, and it consists of the gymnastic sport known as bull in the ring, passing a medicine ball about a ring of friends who rise early to play with the President. Two stand in the middle of the ring and try to intercept the ball as it is passed about. Also every morning there is a game, somewhat like tennis, of throwing a ball over a net to a fellow player who returns it. It is play under the eye of a clock that takes place with mechanical regularity.

I am assured by those who have played with Mr. Hoover that he likes it, does not indulge in it merely from a sense of the duty to keep well. He likes it probably because he likes people, in his own quiet, uncommunicative way. Like most people whose ambitions are being satisfied, he grows to like people better and becomes more mellow and at ease with the world.

He likes also his summer week-ends in his Virginia camp, his dam building, tramping up and down streams fishing, and mountain climbing. He likes this life because it takes him back to his boyhood in the West and to his experience of the wilds as a young mining engineer. He likes, too, to surround himself with people at his camp.

PRESIDENTS' GUESTS are almost all alike, politicians, members of Congress, business men, news publishers. But it is worth noting that Mr. Hoover's interest in things of the mind has led him to entertain at the White House practically every college president accessible to Washington. Also he has done something that no other President has ever done, given a dinner to the bureau chiefs of the government and their wives. There was a certain pleasant considerateness in this—also a characteristic zeal to widen his contacts with the government.

I am writing this in the early part of Mr. Hoover's term in office. There is an old Greek saying which may be modified to read that you should judge a President only at the end of his term. His Administration has already been full of surprises—his three private secretaries, his numerous commissions to investigate and report, the evidences of an indefatigable energy. There has been no time for a reckoning yet. Mr. Hoover's limitations—and everybody has them—are not yet clear. All one can say with certainty is that there is an excellent public purpose about his Administration, that there is an active directing mind at work in it, and that there is an amazing display of industry.

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THE CHILDREN'S CRUSADE

In 1922-23 23,000 Armenian and Greek orphans were transported, sometimes on foot, from Turkey to Greece and Syria. The Near East Relief cared for them, and is still training them. At right is a Near East graduate—a self-supporting citizen.



Making Citizens in the Near East

By BARCLAY ACHESON

FOURTEEN YEARS AGO the American people undertook to make good some of the damage that war had wrought in the Near East. That task, at first thought to be a measure of emergency relief, became one of averting a calamity that threatened at least two nations—Greece and Armenia. And now, seven years after the fires of war finally burned out in the Near East, it remains to see that this calamity is permanently averted.

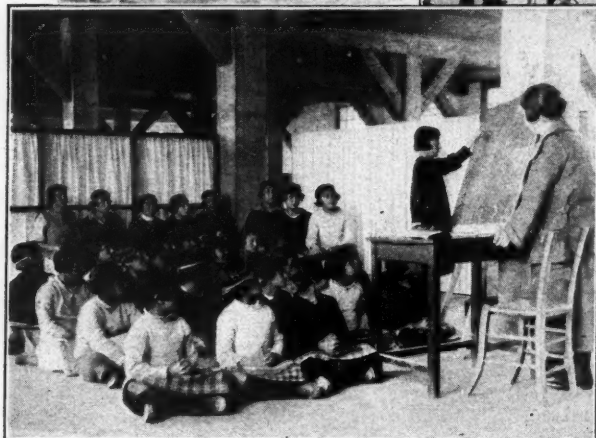
For the Near East Relief, through which the benefits of American generosity were carried to another hemisphere, finds itself faced with a double task. It must on the one hand make a final effort to end the emergency that gave it birth; and on the other it must see that the transition from this emergency to a stable life in the lands about the Ægean Sea is assured.

Eight hundred thousand dollars in pledges remain to come in to its treasury. That, it is hoped, will put an end to the emergency within two years. But because this emergency has consisted in part in keeping alive—in feeding, clothing, housing, and training 132,000 children left homeless by years of warfare and turbulence, the second task remains. Many of these children are too young to be turned out alone into the world. Scores were born on the quay at Smyrna seven years ago, while the city was burning and a stranded population of Greeks and Armenians was being evacuated to Greece, across the sea. Those children, and more like them, must continue to receive training and supervision until they are old enough and capable enough to look after themselves. Therefore the Near East Relief plans, under a conservation com-

mittee, to preserve the momentum and experience of its years of service.

Between this task and the more familiar one of actual war relief a clear-cut line is being drawn. Already the campaign organization which, in the years since 1915, has raised funds that total nearly \$109,000,000 has been disbanded because the Near East Relief believes that the time has come to end the drives for funds which were so necessary during the War and in the years since then. But even though the next two years see the end of emergency relief, it will be some time before the last chapter in this epic story can be written.

THE STORY BEGAN one day in 1915 when Henry Morgenthau, then Ambassador to Turkey, sent an S O S which he has designated as "an acorn tossed across the sea," for it was in response to that call that the Near East Relief was founded. The War inspired the world to great generosity. Many individuals, and many organizations, responded to cries of distress from over the seas. But the Near East Relief was unique in this respect: What began as an impulsive gesture of emergency relief for starving and destitute people evolved into a vital, throbbing, yet practical and earnest endeavor to help set that topsy-turvy section of the world upon its feet. Out of that mass of starved, diseased, and vermin-infested refugees there finally remained a residue of thousands of little children, demanding not only food, clothing, shelter, and medical care, but training. They had to be fitted to help lift their war-devastated countries from chaos,



WHAT THE NEAR EAST HAS DONE AND

In the upper left is a group of orphans waiting in the snow for their turn at an American soup kitchen. Above are the great buildings on the island of Syra in the Aegean, erected by the Near East Relief with the help of refugee labor. The inset shows three orphans at dinner, after a period of care; and at left is a schoolroom scene. Movable screens provide class-room walls, and desks are not necessary.

and to set going once more the idle wheels of industry.

These children were assembled in rough barracks, abandoned palaces, and hastily constructed shacks—whatever habitation was for the moment available. The interiors of these places were stripped bare.

Out of these heterogeneous shelters grew orphanage homes, hospitals, clinics, schools. In 1921, 124 orphanages alone were listed, the largest being at Alexandropol, now Leninakan, Armenia, where 25,000 children enrolled in a great orphan city. Thirty hospitals were listed. Gradually order came within these places; victims of undernourishment and hardship began to glow with health; they were clean; they were decently clothed. The school bells rang; a few books were opened; and 132,000 eager faces looked confidently up to their new American friends for help to face the future. More books were sent overseas; more teachers also. Things in the conventional way of schooling began to move smoothly. Then Near East Relief opened its eyes to a new problem.

It could teach 132,000 the three R's; it could teach them to carpenter, to cobble, to embroider, to cook, to nurse, even to teach; but where were they to earn their living when, in sturdy new frocks and suits, with a change of underwear under their arms, they heard the orphanage door close behind them and had to march out and face the world alone?

The Near Eastern countries had been a long time at war, some of them for twelve years without ceas-

ing. They had been swept by wholesale tragedy. Their social, political, and economic structure had not only been wrecked but in many instances almost obliterated. Those who survived emerged to find no homes, no cattle, no cotton, no wool, no factories—no anywhere that a self-respecting boy or girl could find a job. Tens of thousands of refugee adults were out of employment. Frequently the currency was worthless. There were times when the only recognized currency of the country was a Near East Relief draft, when Near East Relief was the only agency by which money could be transmitted to people in the interior, for there were no banks. In this service \$4,119,439.67 were handled, affecting 2,000,000 adults and children, the result of which in actual saving of life, and protection from distress is impossible to estimate.

The countries began their struggle, and a start upward was being made. The children raised in American orphanages had to join in the struggle, and in some ways they were prepared. They had an elementary education, a training in some trade; they were honest and they were thrifty. But they had new aspirations imbibed under American protection, including ideals of sanitation and hygiene, agriculture and industrial progress, and higher standards of living. Something had to be done for the community as well as the child if the child were to be properly and happily rooted back into the community. That was and is Near East Relief's ideal.

It would be no contribution to the ultimate solution of the refugee problem to train a boy in the orphanage so that when he was placed in a community he would throw an adult, probably the head of a family, out of employment.

It became necessary to make a careful study of the labor requirements of the country and train the children for non-competitive positions which were fre-



IS DOING FOR ITS 132,000 HOMELESS WARDS

Americans found themselves swamped by the demand made on them in the Near East. At times it was necessary, as shown in the picture above, to put three or four little patients in a single cot. Many of the children were sick or starving, and medical care was the first requisite. Then came school and practical training. Above, at right, a group is learning to bake. Below is an inspection of the boys' dormitory at Syra.

quently obtainable because of the introduction of new machinery, or the awakening of new social needs. A great social renaissance has begun in the Near East since the World War, and as a result those trained in practical farming and animal husbandry, rural teachers, village nurses, automobile mechanics, tractor mechanics, and electricians are in demand where cobblers and common laborers cannot find employment.



IT IS HARD for Americans to imagine the conditions that followed the great refugee migrations. After a decade of war Greece, for example, had a population of approximately 5,000,000, and faced war debts and reconstruction problems as large for its size as those faced by Great Britain or France.

Suddenly and within a few weeks, it had more than one million refugees dumped upon its shores. Think of what America would face if a proportionate number, approximately 25,000,000 people, had landed on our shores in the last two months! And Greece had no forests or mines or other natural resources like ours. Her only undeveloped natural resource was her partially occupied and improperly cultivated tillable land. This and similar situations elsewhere gave rise to the Near East Relief's agricultural program.

The orphanage graduates became welcome even in overcrowded rural communities, because they knew how to make two blades of grass grow where only one had grown before. Out of this fact grew courses of study in agriculture, stock breeding, sanitation, and a carefully developed program of religious education and character building; for early self-support in a refugee environment, whether urban or rural, puts even the finest character to a severe moral test.

Dr. Paul Monroe, Dr. R. R. Reeder, and Dr. O. S. Morgan visited the entire area and contributed generously of their wide experience and technical knowledge to the development of the practical educational

programs within the orphanages, and the outplacing programs that had particularly to do with developing initiative and resourcefulness.

In 1925 a survey committee was appointed with Dr. Otis W. Caldwell as chairman and Dr. Thomas Jesse Jones as director. The report of this committee, which has lately appeared in book form, governed Near East Relief in further developing its educational policies—both within its institutions and during the supervisory period that follows the placing of children in homes after graduation. Under this leadership, and particularly with increasing emphasis during the last five years, there has been a consistent endeavor to serve communities in which children were placed. This has been done through the medium of demonstration farms and extension farm training, traveling hospitals and clinics carrying a message of improved hygiene and sanitation, and welfare centers designed to promote a better-homes movement. In the orphanage trade schools the children have been prepared to go out as leaders in these various progressive movements.

Governments in several areas of operation have not only become cognizant of these activities, but approve them heartily, and recently have requested a continuation of certain departments of the work with government coöperation; chiefly in agriculture, medicine, and social welfare. It is this that will be the future task, when once the emergency phase is ended.

For this purpose the Executive Committee of Near



SPREADING THE GOSPEL OF HEALTH IN ARMENIA

A village health wagon on tour. Since all children could not be accommodated in institutions at one time, many were placed in homes. The health wagon was one means of looking after them, and served as well to carry sanitation and hygiene to adults.

East Relief has created a sub-committee called the Conservation Committee, which will assume the responsibility of seeing all those children who are still in orphanages or outplaced under subsidy and supervision, numbering 20,043, securely rooted into the social structure of the countries in which they live; and it will take under advisement the projects suggested by the requests of the overseas governments. The Conservation Committee will operate from headquarters in New York. Its chairman is Cleveland E. Dodge, son of Cleveland H. Dodge, in whose office the Near East Relief was first organized in 1915.

In addition to the job of administering relief and caring for and training children, this American organization has built up a great fabric of international good-will and coöperation. In this country, an estimated million individuals yearly have contributed to its funds, and almost every organization, fraternal and social, has lent a hand to promote its interests. Overseas its steady and altruistic endeavors have impressed both individuals and governments, and thus raised American prestige throughout the Levant. In addition, through International Golden Rule Sunday, which was instituted by its former general secretary, Charles V. Vickrey, fifty countries participated in a yearly contribution.

Because of its non-sectarian, non-political, and purely humanitarian attitude its officials have often been asked to serve in one capacity or another in the solving of difficult political and social problems. H. C. Jaquith, director of the Athens-Constantinople area, was appointed technical advisor to the Exchange of Populations Commission, and chairman of the commission comprised of Greek Red Cross and Turkish Red Crescent members established to effect the return of Greek prisoners from

Turkey to Greece. Charles W. Fowle, former director of the Syria-Palestine area, was chosen by the High French Commission of Syria to serve on the Refugee Settlement Committee. The organization acted in an advisory capacity to the American-Bulgarian Committee for Earthquake Relief. Near East Relief was asked by the League of Nations to nominate the chairman of the Greek Refugee Settlement Commission. It suggested the Hon. Henry Morgenthau, who was duly appointed.

A New York paper recently said of Near East Relief work, "Nothing accomplished since the War; nothing in which so many Americans as individuals have participated, better illustrates that spirit of true philanthropy and business efficiency of which this country in time of emergency is ready to give proof."

A contributor expressed himself characteristically by saying, "Don't abbreviate my youngster's education. My own boy is the same age as the orphan I am sponsoring in Greece. I realize that a boy born during the Smyrna disaster in 1922 can't be made into a man by 1929 even by your organization."

The devastation which finally swept all the countries of the Near East rendered not thousands, but actually millions of people destitute. The records of the Near East Relief show that it alone saved the lives of a million and half of these people; that it clothed at one time practically an entire nation—more than 500,000 in Armenia; that after it was well under way and figures could be kept, 132,552 children were sheltered in institutions and an incalculable number served in other ways.

In short, to look back over the last fourteen years is to realize that this organization has had the privilege of expressing simple friendship on an international scale. As a result, a tradition of good-will and understanding has been established that will endure.



PLEASE, MAY WE COME IN?

Ragged wanderers who have come to request admission to the orphanage in Alexandropol, Armenia. The children clothed in white who are within the orphanage gate have already received food, medical care, clothing—and baths.

Anglo-American Amenities

By FRANK H. SIMONDS

I. The MacDonald Visit

LAST MONTH I wrote here of the Anglo-French divorce. Quite naturally this break between Britain and France, the significant circumstances of the Hague Conference, was followed by new British activity in American relations which culminated in the visit of Ramsay MacDonald, the British Labor Prime Minister. Quite naturally, I say, because always there are two schools in British thought on foreign policy—the Tory, which bases its conception on a close association with France, and the Labor (and in this respect Liberal thought is identical with it) which would substitute American for French coöperation.

Now Labor came to power in an election which is still fairly recent history. It came in because, laying aside questions of domestic policy, the majority of the British electorate was dissatisfied with two things in the Tory stewardship. The voters believed that the Baldwin Government had permitted itself to play a subordinate and humiliating rôle in Europe, because of its exaggerated regard for France; and they similarly believed that the same Tory Cabinet had blundered hopelessly in dealing with the United States.

Labor therefore took office with its foreign policy outlined in advance. It was bound to break the intimacy with France; it was equally committed to take drastic steps to reverse Tory policy in American relations. It was to carry out the first of these purposes that Snowden went to The Hague and there took a truculent tone that culminated in an open insult to the French Finance Minister. And it was to realize the second purpose that MacDonald came to America with a frank and definite policy of friendship.

Historically there is nothing very new in all of this change. Lloyd George undertook the same thing at the end of the World War. British public opinion at that time, perhaps not so generally, but very markedly, was anxious to break away from the French partnership and find some basis for Anglo-American alliance. A great number of Britons believed that it was through the French association that Britain became unnecessarily involved in the World War and that, in view of French post-war policies, they stood to be again the victims of a new Continental upheaval.

Thus even in the days of the Paris Peace Conference, Lloyd George undertook to replace France by America. I still recall, when I landed in England on my way to the Paris conference, the widespread and to me astonishing prevalence in Britain of both an expectation and a desire for some close Anglo-American association. In the back of many British minds was the belief that America and Britain, once united, could preserve world peace, suppress any new disturbance, and keep the world more or less in order.

It took a number of years and many severe shocks to abolish this expectation. The fall of Woodrow Wilson, rejection of the Peace Treaties, insistence upon the payment of the war debts, and, finally, our naval demands, all contributed. Britain, unsupported by the United States, found herself unable to control French policy. Lloyd George had believed the United States would support Britain in compelling France to adopt British—and American—views in the matter of Germany. But with the United States out, Lloyd George found himself unable to restrain France. Presently he fell, after Poincaré had wrecked the Genoa Conference and was preparing for French occupation of the Ruhr.

The first Tory Government after the War, that of Bonar Law, found itself condemned to watch impotently while France marched into the Ruhr. When Baldwin was Prime Minister he was condemned to the same humiliating rôle. Even when MacDonald came to power briefly in 1924 he disappointed his followers by keeping on good and close relations with France, though this showed real statesmanship because only with French acquiescence could the Dawes Plan be formulated and the Ruhr evacuated.

When Baldwin returned to power after MacDonald in 1924 French relations had improved. Chamberlain as Foreign Secretary went on as MacDonald had done and in due course of time Locarno came—largely the fruit of MacDonald's labors. But after Locarno, Chamberlain, to the British mind, succumbed to the charm of Briand and to the seduction of the French alliance. His countrymen held him responsible for the Polish blunder, which postponed German entrance into the League for six months. Likewise they believed he had acted under French impulsion. All this impatience culminated in the outburst which attended the now notorious Anglo-French naval treaty of last year. In this the British resented equally the offense to the United States in naval matters and the concession to French policy on trained reserves.

LABOR CAME TO POWER, then, bound on the one hand to get off with France and on the other to get on with us. That was the plain politics of the matter. But there is a lot more than politics, national or international, in the present British performance. There is a profound and genuine desire to arrive at better relations with us, a widespread will to settle the naval mess. The thing is spontaneous, sincere, and is not in any sense to be set down to political maneuvering.

Nevertheless, if Americans are to understand what happens in the next few months, above all what may well happen at the Naval Conference called to meet in London almost on the eleventh anniversary of the

meeting of the Paris Peace Conference, they are bound to take into account the political as well as the sentimental aspects of the present British course. And they must reckon with the consequences in Europe, notably in Paris.

This is the more necessary since the Washington Conference was wrecked, in all but the battleship detail of naval limitation, because Britain and France were at odds. The differences between the two nations cropped up in the Washington sessions and led the French, finally, to take a course which doomed the conference to futility. For it was the outcome of this conference which made inevitable the dispute over parity which we and the British have carried on for the past five years.

The French believed that the British had thrown them over for us. They believed that Lloyd George, whom they hated as they now hate Snowden, whom they distrusted as they now distrust MacDonald, was planning to arrange an Anglo-American alliance to establish Anglo-Saxon hegemony. And the French were led step by step through the appearance of events at Washington, to conclude that the American representatives were the willing or the unconscious victims of Mr. Balfour.

In the end came the explosion. What is important

in all this is to note that today the French press and French opinion are in much the same state of mind as in 1921-22. Of course every sensible American knows that there is no prospect of any Anglo-American alliance. The conversations which Mr. Hoover and Mr. MacDonald have carried on beside the Rapidan—a name hardly suggestive of peace to the ears of a Civil War generation—are in their essence devoted to reducing expenditure, not to establishing either an alliance or an entente.

But so, too, did every sensible American know that at the Washington Conference Mr. Hughes and Mr. Balfour were not arranging an Anglo-Saxon holding company for the planet. Nevertheless the French did believe this, and they did act effectively—and for the British and ourselves disastrously—upon that mistaken belief.

Thanks to the twist they gave the Washington Conference, we and the British were plunged into five years of bickering over naval strength. The Anglo-American entente, or even the appearance of an entente, went glimmering. We had the Geneva Conference, the Fifteen Cruiser bill, and all the other things which have preceded the pipe-smoking episode on the banks of that stream which was so frequently the front between the armies of the Blue and the Gray.

II. The London Conference

WHEN, WITH THE MEMORY of the previous conferences in mind, one turns to the prospect of the new conference to assemble in London three months hence, it must be clear that any Anglo-American agreement will be contingent upon the ratification by the French, the Italian, and the Japanese governments and parliaments. For the French particularly wrecked that at Washington, and foredoomed that at Geneva to futility by staying away.

Let us assume for the moment that we and the British agree not only upon the principle of parity but also upon the physical terms of parity. Let us say that the British accept our estimate of our needs and we theirs. We are to have twenty-one 10,000-ton cruisers and fifteen 7000, or 315,000 tons in all. The British are to have fifteen 10,000 ships and thirty-five of lesser tonnage mounting, like our 7000-ton boats, only six-inch guns.

But the French have already indicated that they will not accept the battleship ratio for cruisers and that they will not accept any British view as to their needs in submarines. Much less will they agree to any project to ban the underseas craft. Instead they will demand—like the Japanese—a 70 per cent. ratio in cruisers, particularly in the 10,000 class. This would mean, either ten on the British basis, or fourteen on the American. And the Italians have already indicated that they are prepared to insist upon parity with the French.

If, however, France is to have as many submarines as she wishes, and at least seven 10,000-ton cruisers for the British ten, and if Italy is to have the same ratio, then France and Italy combined would have a decisive superiority which they could concentrate in

the Mediterranean. This would menace the lifeline of British imperial communications; and the British would be compelled to withdraw their proposal to us and increase their tonnage in the big cruisers.

In reality French demands go much further. The French are not prepared to concede Italy parity, because, as they allege, while Italy has only Mediterranean commitments, France has also an Atlantic seaboard and a vast colonial empire in west and central Africa, and in the Far East. France therefore insists that she must have a Mediterranean fleet equal to the Italian and also an Atlantic fleet as strong as that permitted Germany under the Peace Treaty.

NOW IT IS EASY to denounce such demands as unreasonable. But it is necessary to perceive that they are being made, and that if insisted upon must defeat the Anglo-American program. Great Britain and the United States have both declared that they must be the judges of their own needs, the British having announced that fifty ships constitute the irreducible minimum of security. The same right belongs to the French, the Italians, and the Japanese.

As to the French and Italians, they have obvious political reasons for regarding the present Labor Government as unfriendly. British Labor has never disguised its sentiments toward Mussolini and Fascism; and Snowden at The Hague compelled Italy to make even more considerable sacrifices than France. If the London Conference is successful, Labor will profit in prestige and may hold office long on the strength of this and The Hague achievement. But for Paris and Rome, this is an unattractive prospect.

It is clear, then, that the meeting between Hoover

and MacDonald, the whole series of Anglo-American amenities, must be viewed from two angles. On the one hand they obviously represent a marked change in British opinion, a genuine desire on the part of the British people not alone for an end of the naval dispute, but for far better relations between the two English-speaking nations. This is, of course, all to the good. But it does not by any means guarantee a naval agreement. Nor does it insure that any prescription of parity on which the two countries agree will ever be translated into reality.

As to the formula of parity, which has so far been tentatively agreed upon, it seems to me to meet the situation as far as is humanly possible. We ask for three 10,000-ton cruisers more than the British estimate constitutes equality with their fleet. They are ready to agree that we shall have the tonnage we ask in 7000-ton ships carrying six-inch guns. But whether we have eighteen or twenty-one 10,000-ton cruisers and fifteen or eighteen of 7000 tons as against the British proposal for themselves, we shall have a naval strength of substantial if not mathematical parity with them.

Above all we shall have a navy adequate for the purpose we set out to accomplish, for the single possibility of Anglo-American trouble lay in the possibility that Britain at war would undertake to regulate the use of the seas by neutrals to suit her ends and use her superior fleet to enforce this policy. Whether we have eighteen or twenty-one big cruisers we shall have a number which, if combined with the navy of the nation or nations with which Britain might be at war, would give not equality but superiority and thus would be too dangerous to challenge.

LAYING ASIDE mathematics, the fact which the layman must see as well as the expert is that, even accepting British proposals, our fleet will be so strong that the British control of the seas has come to an end. The British, who have successfully resisted every other challenge to their supremacy, have accepted our demand for substantial equality. For all practical purposes the question has been settled, and to continue to estimate parity down to the last machine-gun and marlin spike would be mere stupidity.

III. The Remaining Danger

THERE REMAINS, however, one danger. Great Britain has, under her various agreements, both as a member of the League and through her signature to the Locarno pacts, undertaken in certain circumstances to go to war. In effect, she must, in honor, take up arms if Germany or France wantonly resort to war to abolish the status quo on the Rhine. And more vaguely she is bound under the Covenant of the League to join with other League powers in action against any aggressor.

In theory, then, it is possible that we and the British might come to dispute if Britain, acting under the authorization of the League against an aggressor, should undertake to use her fleet to coerce the aggressor, while we remained neutral and insisted upon our rights as a neutral. As a consequence there is, on

It was an intolerable thing after the Washington Conference, and after the extent to which we had destroyed new ships nearly completed, ships which would have insured us not parity but supremacy, that we should find ourselves not equal but on the small end of a one-to-four status. This was in part, in fact almost wholly, our own fault. The notion that the British could be persuaded to scrap down to that level was absurd. But hardly less absurd was the idea, held in British Admiralty circles and dominant at Geneva, that if Britain refused to agree to parity we should never spend the money to attain it. It was equally unfair for us to ask the British to sacrifice their security, as they saw it, to parity on our terms, and for the British to argue that their needs, peculiar to their imperial status, entitled them to cruiser supremacy.

The British Laborites and Liberals, while not accepting the American view as to our need for equality, did consciously decide that good relations with us were not too dearly bought at the price of parity. That decision was one of the determining factors in the last British general election. MacDonald acted not only as it would have been natural to him personally to act, but in obedience to a clear mandate of a decisive majority of British voters.

I do not think it an exaggeration to say that this expression of the majority of the British people was one of the most unmistakable since the critical days of the Civil War, when people representing the same fraction of the British nation made it clear that they would not support their government in a war to aid the South and destroy the American Union. The British have actually surrendered what was their nearest and dearest possession, naval supremacy, rather than risk an eventual clash with us. In such a situation it is fairly obvious that the promise for the future is for better relations. The air has been cleared. Whether the London Conference leads to a general agreement or fails to reach this end because of French, Italian, or Japanese policy—and of the last possibility there is no present threat—the two English-speaking countries should be able to adjust their programs and avoid a repetition of the difficulties of the recent years.

both sides of the Atlantic, a considerable suggestion that the United States should agree not to insist upon her rights as a neutral when Britain was acting under the mandate of the League.

A whole body of terminology has grown up about this situation. Thus wars which nations enter in obedience to a League mandate are described as "public" wars, other wars as "private." Since we are signatories of the Kellogg Pact and any aggressor would be a violator of this pact, it is proposed that we should agree to waive our neutral rights, when a public war was being fought. Thus it is proposed that we should become, in effect, an ally of the League of Nations, in whose decisions we should take no part.

Of course the alternative is clear. If we refuse, if we indicate our purpose to insist upon our rights as a

neutral in all cases, any aggression by any power will automatically insure a situation in which the British will either come into collision with us or have to go back upon their obligations under the Covenant and the Locarno pacts. Nevertheless it must be seen that unless we stand upon our rights as a neutral, we become automatically involved in every European conflict. We take the very responsibilities for European frontiers and conditions which the Senate declined to assume under Woodrow Wilson's impulsion. And, whereas Wilson insured that as a member of the League we should have a voice in the decisions, in the existing situation we should be bound by the decision of a council in which we had no voice.

Agreement between the British and ourselves as to parity would be actually of little value, if at the same time we took a pledge which would make it impossible for us to employ our equal naval power for the purpose for which we demanded it, namely, to defend our neutrality. Actually, we should agree never to use our ships, if Britain were at war, save as an ally. But we have asked for and obtained equality that we might have the power to make our decision as we chose.

It is easy to understand why the British would welcome such a proposal. It is equally obvious why all the friends of the League in the United States should hail it. But it is not less clear that the effort to stretch the present Anglo-American naval agreement to such lengths might easily compromise the whole contract. For the American people at least are not yet ready to leave it to the League of Nations to decide what American policy shall be in case of a new European conflict.

Again, there is a school of thought, both in Britain and here, which looks with approval and even enthusiasm upon the possibility of an Anglo-American association, which could preserve the peace of the world. Now it is self-evident that if the British and ourselves cannot keep the peace between ourselves, world peace is impossible. But, on the other hand it is not less manifest that any exclusive Anglo-American combination to preserve peace might end by awakening a world opposition, and in the creation of another and opposing combination.

Were the British to succeed in bringing us into an Anglo-Saxon partnership, the profit to them would be obvious. They would no longer have to fear any European opponent or, indeed any European coalition. The combined wealth of the two countries, their control of raw materials and of the seas would preclude any challenge to the British partner. But whatever our gains, we should have to balance them against the hostility of all European countries which now or hereafter might be at odds with the British.

Lloyd George at Paris was always scheming to use Wilson against Clemenceau and defeat French policy by employing American resources to British ends. Ramsay MacDonald is a totally different sort of man. He would quite sincerely believe that the community of ideals and the equally noble and unselfish objects of both peoples would insure common action. But he, too, would in the last analysis expect common action against some European state, whose purposes or actions were inimical to British interests.

If you read French, Italian, or German newspapers, you will see not only that the Continental countries have already interpreted the Hoover-MacDonald affair as the proof of an Anglo-American partnership, but are giving clear evidence of their feelings, which at least with the two Latin nations are unfavorable. The more extreme papers are talking about a counter alliance, and even moderate journals are emphasizing the dangers of such an alliance. Nor, on the whole, is the impression much more favorable in Japan.

LOOKING BACKWARD, this was precisely the case both during the Paris Peace Conference and again during the Washington Naval Conference. In both the result was not in the least advantageous to world peace or to ourselves. If the Labor Government can give the impression of close Anglo-American coöperation in world affairs, its own prestige at home and strength abroad will be enhanced.

But the result will be inevitably a failure of the new naval conference. If France and Italy see our policy, as joined with that of Britain, they will not only resist that policy, but nations naturally friendly with us will feel and show resentment and bitterness.

At the Washington Conference the French decided that American policy had become identical with British. As a consequence they wrecked the conference and stayed away from the Coolidge Conference. They still have the power to wreck the London Conference, and their present suspicions suggest they will follow the same course again. But now at least we have the advantage of the previous experience.

Actually the success of the London Conference depends upon the ability of Hoover and Stimson to convince the French and Italians that there is no Anglo-American alliance. They must be sure that there is no purpose on our part to impose upon these nations a policy which we have worked out with the British, and now submit to them to sign on the dotted line. It is true that at present the French are not over-disposed to be accommodating to us. The debt settlement struggle in the French Parliament is still a recent memory, and most Frenchmen hold Mr. Hoover responsible for our demands.

On the other hand the French are involved in a quarrel with the British, and for this reason would naturally prefer to avoid trouble with us. But they are suspicious. They regard the Labor Government as a direct danger for them, and would welcome the chance to upset it. Our influence with them will be in inverse ratio to the real or even the apparent closeness of our association with the British.

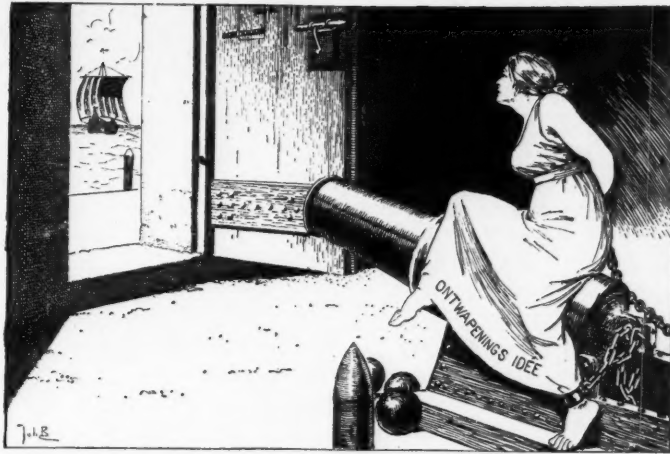
One may ask, perhaps, what all this has to do with naval limitation. Not much, certainly, but it has an enormous amount to do with international politics. Again, it may be asked why Anglo-American agreement should provoke French anger. In the abstract it should not, but in practice the present British government has deliberately undertaken to substitute American for French intimacy and, so the French believe, to enlist American aid in restricting French power and undermining French prestige. And for France—as for Italy—The Hague was a warning which has not been overlooked.

Lest it might be thought that I have given an exaggerated and inexact notion of French opinion, I add the following comment taken from *l'Ere Nouvelle*:

"Note that, once the Anglo-Saxons agree, they will control the seas, all the seas, and will have the opportunity to play the rôle of good tyrants—but of tyrants none the less, and the world will be at their mercy. To make sure that this exclusive domination of the seas should not be susceptible of challenge, only one step remains to be taken, namely, to suppress the submarine. And with disarming candor the British communiqué proposes this.

"It would be impossible to find a franker statement than this communiqué of the fact that what the Anglo-Saxons mean by disarmament is the disarmament of others in such fashion as to have only to arm slightly themselves, to dominate with the smallest risk and the greatest efficiency.

"One must be surprised to discover imperialistic conceptions in a Socialist Ministry, which, in place of working to safeguard national security through international accords, prepares, if it is allowed to carry



From *De Groene Amsterdammer* (Amsterdam)

AMERICA'S IDEA OF THE NAVAL DISARMAMENT CONFERENCE
The Dutch cartoonist portrays the idea of disarmament as a symbolic figure, chained and held powerless by the armaments that exist.

out its plans, a racial supremacy in the world. In point of fact if these conceptions are no better than those of Pan-Germanism and of Pan-Slavism in the recent past, they could be explained in conservative statesmen but not in a cabinet of progress."

IV. Stresemann's Death

WHILE AMERICAN ATTENTION has been fixed upon the MacDonald excursion, to the exclusion of other international events, not alone Germany, but Europe collectively has suffered nothing less than a disaster in the untimely death of Gustav Stresemann. For more than five years he has been the master of German foreign policy, and the only successor to Bismarck the German nation has so far found.

The measure of the achievement of Stresemann is perhaps best taken by comparing Germany's international position today with that at the moment he came to Wilhelmstrasse for a few brief weeks as chancellor, and thereafter continuously as foreign minister in many cabinets. Six years ago, when Stresemann took office, the French were in the Ruhr, German resistance was crushed, and inflation had produced economic prostration. Complete and irretrievable ruin seemed inescapable and the Bolshevism that had conquered Moscow menaced Berlin.

In that time, still absurdly recent, there yet survived all the distrust and hatred of Germany born of the War. Germany was not only down and out economically and politically, disarmed, bankrupt, almost literally starving, but Germans were still regarded as citizens of a criminal nation. Never in human history had a civilized nation been brought so low.

On the German side this swift combination of catastrophes, this avalanche of misery, had produced a complementary mentality. Against the Ruhr occupation, against the French policy which seemed to contemplate in the destruction of German unity a repetition of the Carthaginian fate, the German people were struggling hopelessly but passionately.

The supreme merit of Stresemann lay in the fact that he was the first German of political stature to

perceive that the sole chance for German survival lay in an acceptance of certain facts. A war had been lost, a lost war had insured great sacrifices in territory and population. Disarmed Germany could not successfully resist her conquerors, and every attempt at resistance brought new exactions and fresh disaster.

Stresemann therefore boldly adopted the policy of reconciliation. He saw that Germany must pay the price of a lost war, but he also perceived that Europe, in fact the whole world, was weary of the post-war anarchy. He believed, and the event justified his conviction, that if Germany undertook to perform obligations imposed by defeat, the public sentiment of the world would guarantee a fair chance to live.

It was with this idea in mind that Stresemann went to the London Conference which made the Dawes Plan, and there established contacts with British, French, and American statesmen and financiers, which marked the first step. And it was a natural corollary that he should fight to put the Dawes Plan through the German Reichstag, where it was opposed by the Nationalists, who denounced it without finally daring to vote against it.

The Dawes Plan assured to Germany a chance to live economically, industrially, and financially. It enabled German business and finance to put an end to anarchy. But there remained the political problem. Helpless Germany could not live save as she was permitted by her conquerors, and above all by France. At the bottom of the French mind, Stresemann saw, the controlling factor was fear of a new German aggression, of a later attack by a restored Germany to recover Alsace-Lorraine and take vengeance for the defeat of the World War.

Stresemann perceived that Germany must satisfy

the French demand for security. Thus in 1925 he began the negotiations which culminated in Locarno. Germany invited Britain and Italy to become guarantors of a Franco-German agreement to accept for all time the frontiers created in the West by the Treaty of Versailles. This meant that Germany had to resign all future claim to Alsace-Lorraine. But it also insured the avoidance of any exclusive Anglo-French alliance. Britain did not guarantee France against Germany, but either France or Germany against an attack of the other.

France, like Britain, was now ready to make peace with Germany. In fact Britain had been ready for several years. Locarno was the prelude to German entrance into the League of Nations and an almost automatic disappearance of all the more virulent circumstances of war prejudice. Almost overnight Franco-German relations took on a new tone. Germans came back to Paris, intellectual intercourse was resumed, business relations were promptly arranged.

SINCE GERMANY entered the League in 1926 she has slowly but surely begun to exercise the influence which belongs to a nation of more than sixty millions. She has spoken as an equal and as a great power. And it is thanks to Stresemann that we are today seeing the completion of the evacuation of German soil by Allied armies, five years in advance of the date fixed by the Treaty of Versailles.

During all this time Stresemann has had to fight at home. He has been steadily opposed by the Nationalists, whose stupidity has been exceeded only by their futility. Nominally a monarchist, the great German minister has striven in vain to persuade the Nationalists to unite with his own Peoples Party in accepting the existing régime as inevitable, at least for a long time. For he perceived that only a republican Germany could gain from the recent foes that support and confidence without which it could not recover.

In the end Stresemann has succeeded in dissipating the suspicions of neighboring states. He has been trusted in France as no German public man since 1870. He has enjoyed equally the confidence of Tory and Labor Prime Ministers in Britain. Associated at Geneva with Briand and with Chamberlain, he has been increasingly recognized on all sides as the greatest foreign minister in the postwar period, and the greatest single champion of peace and of the reconciliation of nations in our own time.

Nevertheless his work remains only in part completed. And what is worst, he leaves no indicated successor in Germany. The next few months are critical. The Young Plan must be ratified, the evacuation of the Rhineland completed, and in Germany there is no public man, in any party; whose past performance gives promise of capacity to carry out what has been begun and carried so far. Breitscheid of the Social Democrats, and Kass of the Clerical Party, are men of considerable domestic reputation, and have been collaborators with Stresemann at Geneva. But both lack alike the force and the political genius which made Stresemann unique.

American journalists, indeed the press of the world, lose in Stresemann a great friend. No public man of

our time was at once as frank and as approachable. At Geneva his press receptions were always crowded and invariably fruitful. At home in Berlin he adopted the practice of receiving foreign press representatives weekly, in the huge press headquarters hard by the old American embassy on Wilhelmsplatz.

Seated at table, surrounded by journalists, Stresemann would spend one or two hours gaily exchanging banter, fencing, in good humor, now answering difficult questions with utter frankness, now disarming an interrogator with his shrewd repartee. Certainly no American official from the President down to the last cabinet minister in the present day meets the press as Stresemann did. And as a result, not only did the Foreign Secretary have a "good press," but his country's policies, purposes, and interests were always certain of accurate and friendly presentation.

Along with his ability, Stresemann possessed great courage. When he took up the thesis of a peace of reconciliation and understanding with Germany's conquerors, his predecessors on this pathway, Erzberger and Rathenau, had only recently been assassinated. To propose, before French troops were yet out of the Ruhr, that France and Germany should be friends took a courage which can hardly be exaggerated. Yet before he died he had succeeded in gaining confidence in France, which is best evidenced by the comment his death evoked. Even more, he was able to go to Paris on an official mission and receive a welcome which one could hardly expect for any German less than ten years after the close of the War.

With Stresemann gone, what is likely to happen in Germany and in German foreign policy? Probably nothing striking at once. It is indeed incredible that even the Eastelbian folly should avail to bring about rejection of the Young Plan, and thus the indefinite postponement of evacuation of the Rhineland. On the other hand, looking to the future it is clear that the present régime has lost its ablest servant. And postwar Germany is incredibly poor in public men of outstanding ability.

Actually Stresemann not only saved the German nation from utter catastrophe, but the German republic from impending collapse. The fact that he regained for Germany the position and the influence of a great power, that he made possible evacuation of German soil and, through the Young Plan, a sweeping reduction of German reparation payments—these are things which have gone to the credit of the republic which in 1923, when Stresemann took office, was held responsible for all the evils which had followed military defeat and domestic revolution.

"I want to be that German who makes peace with France," Stresemann once said to a friend, thus explaining the fundamental purpose of his policy. Unhappily he died before this ambition could be completely realized. For despite the enormous distance he covered it remains possible for a stupid or ill-minded successor to embitter Franco-German relations again. And any such policy would carry instant and grave danger to the whole system of peace in contemporary Europe. It is the realization of this fact that has led Europe as a whole to regard Stresemann's death as a continent-wide calamity.

What Religion in New York?



FARTHEST NORTH of the five boroughs of the biggest city in the world, the Bronx has grown — in easy recollection of the middle-aged—from Wordsworth's gloomy wood to a dense million. By itself it is a larger city than Boston, Baltimore, or St. Louis. And in its religious life we may see the religious life of all New York.

Today no European city has more congested *Juden Gassen* than the Bronx. Nor has the Roman Catholic Church elsewhere, anywhere, made more headway against difficulties which have taxed even Rome's resourceful activity and matchless ingenuity. Other religious groups here and there have endeavored to keep up; but their efforts have been fitful. There has rarely been the deeper thought and larger purpose. Forced draft has often come; but not to stay.

With 60,000,000 people in America accredited to the Church and at most three-quarters of them believed

By LYMAN P. POWELL

Rector, St. Margaret's Church, New York City

ever, even on Feast Days, to darken Church doors, one sub-
waying up from Manhattan to the Bronx need not overstrain his eyes to read above the Harlem River Dante's sombre maxim: "All hope abandon, ye who enter here." For of the million in the Bronx, only 170,000 are even nominally attached to Rome, or Judaism, or any other fold. With less than 20 per cent. of Bronxites religiously affiliated, the one-quarter of these habitually attending services brings the total of the dependably religious down to perhaps 4 per cent.; and indisputably makes the Bronx as definitely a missionary field as India's coral strand or Afric's sunny fountains.

No wonder many churches up this way are too discouraged to respond, except sporadically and feebly, to the denominational cry to come on. No wonder some here and there are dead but do not know it. No wonder that the obviously dead are everywhere in

evidence. My neighbor just across the street made a brave struggle to last out against the odds; but he was wise to go the other day to where beyond these voices there is peace, and fairer prospect. Almost round the corner another denomination got caught in the meshes of too much overhead, and now their church is a synagogue overcrowded when Rosh Hashana and Yom Kippur come. Worse than dead are the enterprises to which any fleeting taxi will whisk you, where so-called religious clubs, not saturated with that certainty of God which Walter Lippmann says will always bring men to worship, annoy the neighborhood with raucous cries that run something like this:

The Young Men's Club will meet again
On Thursday next at seven;
Please bring a friend to dine with us,
Lead some one else to heaven.

UP TO THE BRONX young ministers bring high hopes, and sometimes brides. They build up live congregations. They settle down in self-respecting honesty to what one has described to me as a real job. The future looks inviting. Then, perhaps when they are on vacation, a new tide of Judaism sweeps high up their beach. At the crucial moment, when the larger body back of them should give the substantial aid required to last out and be all the stronger for the strain, they are left alone. Not infrequently their own flock goes in for the unnecessary or the merely ornamental. And so they too pass on to other fields, other cities.

Men whose hair is graying but whose hearts are young with missionary zeal bring to the Bronx what is most needed—clearness of vision, ripeness of judgment, a wide range of experience, a finished technique, unflagging patience, inexhaustible resiliency, steadiness of purpose, and consecrated faithfulness. They ask no favors, and they seek no honors. But all they usually have at last to show for their endeavors is a chance to stick it out, improperly housed and living on precarious incomes which steal away their prestige and turn them toward the class Bruce Barton, brought up in a preacher's home, describes: they "live shabbily, worry about the education of their children and the



THE CHURCH AT THE HEAD OF WALL STREET
Business tides have isolated many New York churches and driven their congregations to the suburbs. Perhaps the best illustration of this trend is old Trinity Church, overshadowed in lower Manhattan by many of the world's loftiest skyscrapers.

burden of old age, and live of necessity a life without natural appeal to a high spirited man."

But the Bronx is not hopeless. It is simply New York still amorphous, awkward, adolescent, racially cosmic, boisterously immature, and noisily incomplete. Vina Delmar in her "Bad Girl" runs true to the Bronx type often enough to give all up here cause for reflection. If she overestimates Bronx faults, there are faults here to be corrected, in due time, by high religious effort. A writer reports in the *Bronx Home News* that "Nature intended the Bronx for apartment houses, and who are we to interfere with nature?" Whether a million live in apartments or in homes they need the final touch religion gives. The Bronx with its recorded increase of crime in 1928, will not be finished till all the churches attack the problem it presents with intelligence, with ample resources, and with their best men reinforced to the utmost as they go forth to illustrate Sir Philip Gibbs' dictum: "We must believe in God or go to the devil."

Rome stood on her seven hills. St. Margaret's, in the Bronx, stands where cross several crowded ways of life, more bohemian possibly than London or Paris. Since the late George F. Johnson and his family some thirty years ago started here a mission and then built for it a house, still looking like "a little country church" at the bright spot in the Bronx, rectors have come and gone. The population has so often changed that sometimes the proper parish song would seem to be "Where do we go from here?"

The steady building up goes on because the policy is to serve the whole community and to make friends. Paddy Kane, Tammany leader, is a good as well as a near neighbor. Dr. Liling helped us keep the "carousels" away, and to his hospital our own people go. The police on our beat are wise in counsel as they were in handling the "gang" which made one of its members bring back a Cape Cod windmill reported to have been stolen from the back porch of The Rectory. "Mike," a good Catholic, has his own ways of befriending us, and I am learning from Jess Willard's one-time trainer—as I watch him work—how to "fight the good fight."

Into "the little country church" most everybody drops—folk of many families. One young woman came for several Sundays, but at last went back to her own church. "St. Margaret's," she said, "is too religious for me." Park Avenue keeps an eye on us: "We like to worship in a little home-like church." Brooklyn and Bronxville are here every Sunday. Though Gentiles near the Church are rare, we serve most of them. The little West Indian colored Roman Catholic sexton of the near-by synagogue attended as

long as he lived near. At the altar rail one recent Sunday morning ten different races knelt together side by side, and when the service ended—as usual—they stayed on in the church vestibule and parish house and got acquainted. St. Margaret's is a home center for many who do not visit in each other's apartments.

Dr. Caleb R. Stetson of Trinity Church is convinced that "pastoral work is what is most needed in the Church today." So are we. Rector, Deaconess, and voluntary helpers visit. My trusty flashlight leads me up the darkest apartment stairway. The older Bronx is not keen on elevators. The dogs—almost every family keeps a watchdog—seem to know my step. They always bark their welcome. Through kitchen and bedrooms to the front window (from which, seven flights below, the other day I counted in one block fifty baby coaches), one passes to real visiting. I know the men as well as women. Nor have I yet had "Dick" Sheppard's experience in London of seeing "Old Bill" open the door and, when he finds it is the Rector, disappearing to call out down the hall: "Missus, here's the parson."

Sometimes St. Margaret's rector heads up a procession of young friends who volunteer to visit with him, as he makes his way all over the Bronx—one day walking and subwaying fifty-seven miles to pay ten calls. Once the procession was so large that special chairs had to be brought into the front room to seat us all, and even then a little Jewish girl was left out. She had halted the long line with the question: "Mister, can I go to your Sunday school?" and had received the unproselyting answer: "Ask your parents." "I have asked them," she replied; "and they say you are a Gentile, and they are Jews. Mister, am I a Jew?"

IT WAS ONE of the coldest nights last winter when the Rector was called out of bed to go miles away to a deathbed. All a doctor could do had been done. With the influenza epidemic raging, every hospital was already overfull. Pleurisy had quickly followed grippe. Save for a rare catnap, the patient had not slept for a whole week; and she had been blind through a long and cheerless day.

Sitting by the bedside, the Rector leisurely spoke words which in Emmanuel's days had led to relaxation and the quiet mind. He read the Scriptural passages and prayed the prayers that bring inner peace, no matter what the race or faith. In quiet, measured tones, he gave assurance sleep would come and blindness go.

At two o'clock he went out into the frosty night, glad to leave the patient sound asleep, happy the next



Photograph by Ewing Galloway

WHY CHURCHES GO SKYSCRAPER

In small communities the church is often a landmark, and with its spire the tallest structure. To retain this rank in the city it must outdo its architectural rivals. This feat is attempted by the new \$4,000,000 Riverside Church (commonly called the Rockefeller Church) of which Dr. Harry Emerson Fosdick will be pastor.

day to get the husband's message that sight had returned. If ministers would stop arguing about miracles and get busy doing what they can with the aid medicine and psychology now lend religion, the world would the more quickly accept Edna St. Vincent Millay's stout saying: "The Church of God is not a candle. Blow on."

Without taking sides with Jung or Freud, we sometimes psycho-analyze. But we keep it to ourselves. No one up here suspects that in his callow days the Rector studied many cults, wrote books about them, conducted in *Good Housekeeping* the department of "Health and Happiness," and in a succession of ar-

ticles covering ten years described in the *REVIEW OF REVIEWS* the drift from the austere theological to the practical Christianity that we now have.

The best in all the cults he uses in his pastoral service, from steering couples away from bigamy to helping in the riddance of obsessions of

Hot anger, sullen hate,
Scorn of the lowly, envy of the great,
And discontent that casts a shadow gray
On all the brightness of the common day.

Social readjustment is a big phrase for an everyday experience. John chased Mary till she caught him. But she never meant to be a wife—or mother. She wanted marriage to give her license denied by virginity. She turned into the path of guarded promiscuity, and it was good luck rather than forethought which saved her from joining the mere girls who now—according to Salvation Army figures—fill to capacity our maternity homes. In-laws, often parasites or pharisees, could have helped the marriage to find itself. They never even tried.

In consequence, through nervous instability and sheer discouragement, John sped quickly to the smash-up, not his fault. All the while St. Margaret's has stood by. Now the young man is climbing back to health and happiness and to such high success, his employer tells me, as has only the sky for a limit.

The queer one is in many a home. To call her devilish is to betray ignorance. The psychiatrist says she is ill. He has in all the experts he requires to determine what the ailment is. Mental inheri-

tances and moral tendencies are tracked to their lair. Dental lesions, eye strain, intestinal infection, orthopedic irregularities are sought. Adenoids and tonsils reveal themselves. Whatever the cause of the queer-ness, it must be treated with intelligence and patience, consideration and kindness. Scolding, berating, and ostracism are as antiquated as the ball and chain, the stocks and ducking stool. If at St. Margaret's we ever err in dealing with these queer ones, it is not because we are ignorant of the difference between pathology and normalcy.

Pastoral efficiency is not merely calling, though calling must be persistent. The minister must be human. He must be downright and forthright as well as prayerful and understanding. He must take risks. He may even have to fight. The bootleggers on our street made day and night, through the hot weeks, unbearable for their neighbors. The time came—without calling in police—to talk straight. They moved away. A family was for a while broken up by the influence of the somewhat high up. By going higher up, it was possible for a season to reunite the family. The isolation and the poverty of a fatherless family furnished the chance graft and greed always seek to "devour widows' houses." But St. Margaret's was to be reckoned with; and now all is well.

The word goes far and wide when any church takes seriously its responsibility for its every member. The Rector of St. Margaret's has at his side a Deaconess who not merely is efficient in her own way but also supplements and generously reinforces the Rector. Between us no case ever seems beyond reach, and disposition. Jew and Romanist—too often for their good unattached—turn our way instinctively when they have need of friends, and we never proselyte.

In fact, sometimes they have been assisted to reattach themselves where they belong. I have prayed with a dying Jew, and amid the dim light of burial candles read the last offices over a Catholic woman with her beads folded on her breast. A lovely girl, newly confirmed with us, was launched into a successful career in vaudeville; and at her

request, on the anxious opening night, we prayed in church that her "act might go over."

Like Fred Stone and Heywood Broun, we believe in prayer. We find prayer self-authenticating. The Deaconess is our expert. We all trail after her, and she trails the Beatitudes along. My prayer group now numbers forty, praying daily that we may "have a right judgment in all things."

At one vestry meeting honest difference of opinion seemed to be leading to an impasse. Suspension of discussion for five minutes to give time for brief Bible reading and a few appropriate prayers changed the atmosphere. Then the voting was unanimous—and right. St. Margaret's is profiting by the prayer life at Calvary Church down town in Manhattan, and is glad to be of those calling "Sam" Shoemaker, its Rector, blessed for making prayer an immediately available as well as reliable agency to get things worth while done.

We are not saints. My people at times try my nerves—and I try theirs. But Bernard Shaw has lately said that, after sixty years of thinking about human problems, now past his three score years and ten, he "sees no way out of the world's misery but the way of Christ's will." We stand by Bernard Shaw. Anchored to the historic faith, St. Margaret's is as comprehensive as is New York itself.

We get on with other Christians. With a sacramental system involving more services, more visiting, more routine than most Protestant churches, St. Margaret's cannot always cooperate in definite plans made for other types of Chris-



ST. MARGARET'S CHURCH
Sometimes referred to as "the bright spot in the Bronx." At left is a snapshot of its rector, Dr. Powell. All races and creeds find a welcome at this church.



FRIENDS AT CHURCH
Marietta Cleary, at her duties as a diamond salesgirl, wears a half million in jewelry. At left is Dorothy Newman, actress, for whose success St. Margaret's prayed.



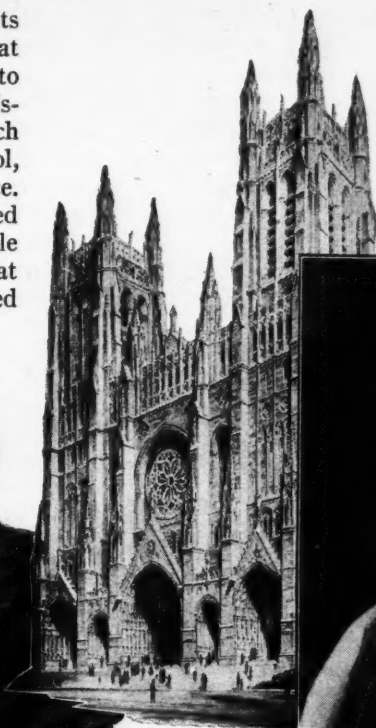
tians, or be committee-ized. But we always wish them well. We find other Christians—as President Thwing once said of Cleveland—"so pleasant" that we cannot keep away from them. There is for all ample common ground on which to work together for the best and biggest. John Wesley set the pace the day he said: "I desire to have a league, offensive and defensive, with every soldier of Christ."

We get on with each other. Yes, there are here as elsewhere good people who sometimes get their feelings hurt, who pick up things which do not be-

long to them—even slights. Every parish has its frictions. Our parish seems to keep frictions at the lowest point; for most of us work together to stamp out disaffection at its birth, to snuff out mischief making before it gets started, to suffer each other gladly even when some of us play the fool, and, as in the synagogue, seek our wailing place. When I came here several years ago I introduced one innovation—only one. I requested the people to place the blame for anything untoward that occurred, not on each other, but on me. I invited

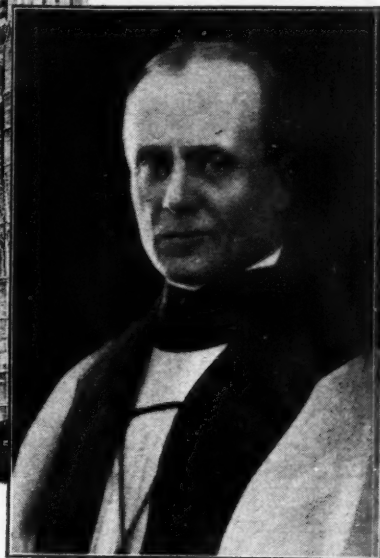
RELIGION BY RADIO

Although statistics make New York City appear irreligious, its religious leaders exert national influence over the radio. Charles S. Macfarland, at right, is chairman of the National Religious Radio Commission. Below appears Dr. Powell's co-worker, the Deaconess.



A RELIGIOUS LEADER

Bishop William T. Manning is perhaps most widely known for his work in pushing toward completion the great Cathedral of St. John the Divine, to be the third largest in the world. The drawing shows how it will appear when completed.



to let him be their wailing place. The other day the casual remark was overheard: "Nobody gets any kick out of scrapping at St. Margaret's. The Rector always takes the blame."

We are opportunists too. Last spring the Rector baptized a Chinese baby and his Chinese father. Then at once he got acquainted with the family. He found they were from Honolulu, where they had been active in church work. He planned with them a service in Chinese for the Chinese in New York, and the organization of Chinese in classes for learning English. This one family, father, mother, twelve children, and some in-laws, are the nucleus of our Chinese work; and when all the members of the family arrive, they will furnish both the staff of helpers and the core of the Chinese congregation.

Everybody helps. The National Council and the City Mission are our unfailing friends. The Boy Scout Master is a high-minded Christian Scientist. The Choirmaster is a Presbyterian. The Social Club as well as Sunday school, now spilling over even into the church vestibule, includes Romanists, Jews, Protestants of every sort; and because the pulpit never "knocks," more and more at St. Margaret's the Apostolic statement becomes true: "The Lord added to the church daily such as should be saved."

them to come—when any had a grievance against another—to the Rector,

Sunday evening is here not quite so acute a problem as it appears to be in some places. There is always in the Church Evening Prayer. But one Sunday evening in the month we add to it a special preacher, another Sunday evening

an Evangelistic Service usually conducted by the Church Army, another Sunday evening a forum with discussion over sandwiches and coffee in the parish house on world affairs. Because the Rector's contacts among newspaper men are numerous the Forum is named after the late General Charles H. Taylor of the *Boston Globe*, and the addresses are most made by newspaper men whose daily writings are read by many.

And St. Margaret's is barely started on a community usefulness all the deeper and the wider because at the heart Churchly, while welcoming all sorts and conditions of men to what is increasingly becoming a house of prayer for all people.

WHAT ABOUT other churches more important in New York? Are they coming up or going down? Are they dying by the attrition to which everything in New York is subjected? Is their mortality so fast increasing that they are a "bad risk"? Many churches do lose heart. The fatalism of mass life leaves many desiring without hope.

Protestant churches sometimes suffer by contrast with Roman Catholic. Generalship is not so often shown in their locating. The mistake is often made of laying stress on building and other material equipment rather than on the selection of seasoned and zealous men, on a decent salary and adequate equipment. That was an ominous note Mr. Frank A. Horne

struck last summer at the *Christian Herald* Institute of Religion at Buck Hill Falls, Pennsylvania. Covering the country he remarked that 183,505 white Protestant churches serve a membership of 23,515,000; an average of 128 members for each church. In contrast, the Roman Catholics have 16,615 churches for their 18,104,800 communicants; an average of 1089 members for each church. The contrast is all the more disparaging to non-Catholics because the tides of immigration from the country to the city, now at their full, are mainly Protestant, while the Roman Catholics suffer more than all the Protestants combined from the exclusion of the European immigrants from overseas. No wonder young men turn with increasing reluctance to the Protestant pulpit. No wonder older men caught in the city jam stop trying to do what at last they are convinced is impossible under divided and uninformed direction.

NEVERTHELESS, Church life in New York is stronger now than ever in the past. With Fosdick, Cadman, Poling, Sockman, Norwood, Bowie in the pulpit, New York preaching is at its best. Only weaklings and grafters go to the wall. Submitting to the same conditions business and industry face and win out, churches here and there are fighting through to success. The story of the struggle for survival has at last been dug up by the Institute of Social and Religious Research. In their numerous publications the safe course is plotted so that any church of high adventure can find the way which led the Apostolic Church out of Palestine. Dr. H. Paul Douglass and Dr. Charles H. Sears, above all others, have pointed out that the churches which learn that new occasions teach new duties do survive the stress and storm of city life, and go on singing with Shelley's star: "I change, but I cannot die."

They still minister to the deeper needs of men. Still they solemnize marriage. Still they sprinkle the new born with the drops of the bright new birth. Through the adolescent crises they carry many. They furnish mating an atmosphere more wholesome than the movie and dance hall. They advise in choosing a vocation and often assist in placing the aspirant where there is at least an even break. In sickness they stand by in sympathy and prayer. In misfortune they cheer and encourage. In grief they comfort. And theirs is the last word when, in the inevitable end, dust mingles with the dust.

No matter how opinions based more on speculation than on ordered observation fluctuate about the churches of New York, the indisputable truth is, as Dr. Douglass recently observed, that "Collectively, the churches constitute one of the greatest forces making for the helpful adjustment of people to city life. They are the primary schools of coöperation in urban groups, for strangers and newcomers. The foreigner is helped to pass the barriers of social separation. The transient is bidden hail as well as farewell. People of rural origins—who make up one-half of the membership of the typical city churches—get their urbaniza-

tion under the protection of Christian fellowship. Many people on many sides of their lives are touched by the Church, and in it are welcomed when they return from far wanderings either of the feet or of the spirit. These are no mean values. They make up the bulk of the Church's contribution to the city."

Proofs appear on every side. The American Bible Society has sent out from New York 194,063,757 Bibles in its long and honorable career. The Christian Associations both for men and women have functioned from New York throughout the world. In New York are the offices of the Church Pension Fund, which has lent new dignity to the ministry as well as eased retirement and relieved widowhood and orphanhood from dire want. And under Bishop Manning's touch a cathedral is fast rising to spiritualize the skyline of New York.

While the Greater New York Federation of Churches has been multiplying its activities, the Federal Council of Churches with New York as its base has been both ranging round the world and bringing the day nearer when sectarian separatism is to be no more. Learning from our own national history that federal union logically precedes organic unity, the Federal Council, representing twenty-eight denominations, with a membership of 22,010,312 members, is leading on through ripening fellowship to the normal yearning for what lies beyond.

The mightiest makeweight in the religious world today for sensible evangelism, industrial improvement, constructive building up of peace and justice among nations, and even the betterment of the stage, the movie, and the talkie, the Federal Council has at last enlisted the radio in its high service. Under the general supervision of Dr. Charles S. Macfarland, and through the coöperative courtesy of the National Broadcasting Company, the six outstanding radio preachers of the world now speak from New York over a network of more than fifty stations to millions not merely in the United States but in lands contiguous—and even far off Africa—their everlasting gospel, good for people of all sorts, of peace on earth, good will to men.

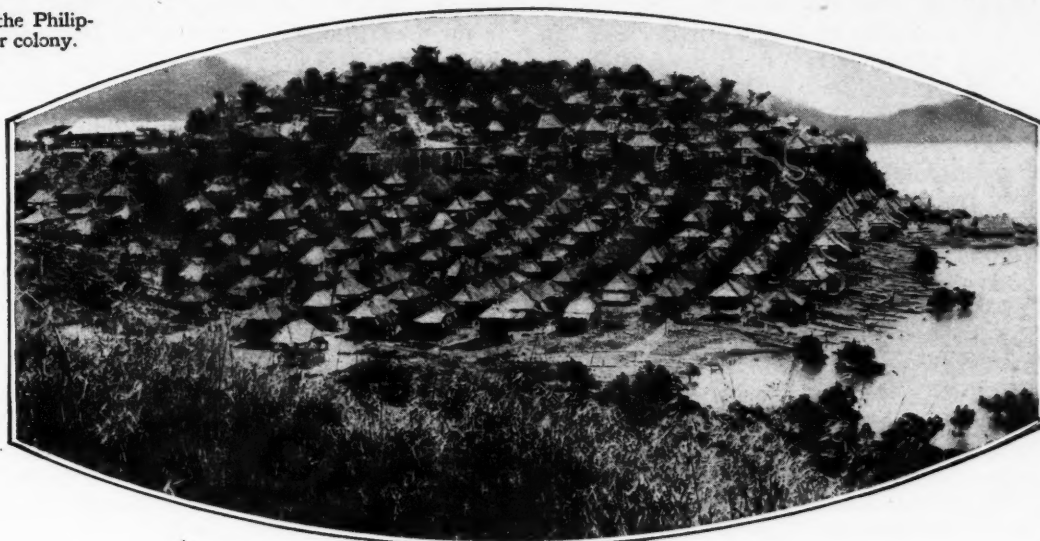
NEW YORK has its own religious life. New York is the working laboratory of more churches and of more organizations for rendering service inspired by Christianity than any other city in the world. New York through its countless organizations, here financed and here directed, helps the entire world to peace and health, to love and happiness. Even to list them would overtax space limitations. But one must at least cite the Rockefeller Foundation, which through its four groups has been making for every one of us the world a better place in which to live.

On a cuneiform fragment from one of the lowest strata of the ruins of Babylon appears the comment: "Alas! Alas! Times are not what they were!"

In New York today times are better than they ever were, and religion has largely contributed to make them better.



Culion, the Philippine leper colony.



Leprosy Bows to Science

By E. D. MERRILL

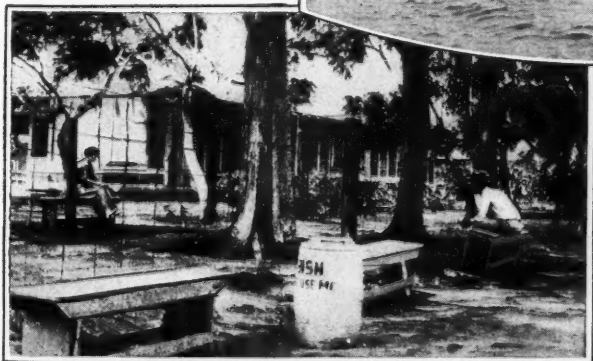
Dean, College of Agriculture, University of California

THIS RACE-OLD DISEASE, long considered incurable, popularly supposed to be highly contagious, and so thought of by the majority of physicians, is yielding to modern science. Yet it is only within the present century that an effective method of treating leprosy has been discovered. Based on research done by numerous individuals in India, Egypt, England, the Philippines, and Hawaii on the application of certain derivatives of chaulmoogra oil as a curative agent, really effective progress in being made in the cure of this disease for which we all have an ingrained horror.

More recent investigations seem clearly to

indicate that leprosy, rather than being a contagious disease, is really transmissible directly from one individual to another only to a limited degree if, indeed, at all. It is caused by a widely distributed soil organism, the disease resulting from the accidental contact of cuts or abrasions with infected soil.

No investigator, in more than forty recorded cases of attempted transmission of the disease of leprosy in human beings, has succeeded in producing leprosy as an unquestioned result of inoculation. From this experimental record alone it would seem to be clear that the lepra organism, as it occurs in the tissues of infected



LEPROSY IS MOST PREVALENT IN TROPICAL COUNTRIES

The tragic life of the leper is illustrated in these pictures of an Hawaiian visiting his leper wife through barbed wire fences set ten feet apart and of leper parents visiting their untainted children at a mission nursery. Fishing, pictured above, affords many outcast lepers a means of existence.

human beings, is ordinarily incapable of directly transmitting the disease to another individual. In those countries where rather strict segregation of lepers has been practiced for a long time the incidence of the disease among the general population not at all in contact with the segregated lepers, is today as high as it was when segregation was begun. Logically, were leprosy really contagious, we would expect not only a rather high degree of infection among attendants in leprosaria, but also in those countries where segregation is strictly enforced, a gradual decline over a period of years, in the number of individuals contracting the disease. It is not to the credit of modern civilization that the unfortunate victims of this disease are treated as worse than social outcasts, as individuals to be shunned, who should have no contact with their fellowmen.

PERHAPS familiarity breeds contempt. I have lived long in the Philippines, where leprosy is by no means uncommon; I have been familiar with the work of the San Lazaro leper hospital in Manila, and with the great leper colony at Culion from its very inception; I have seen numerous cases of leprosy in all stages and realize that among the very numerous individuals associated with the leprosaria as physicians, nurses, attendants, and other employees, practically no cases of infection occur. Also I am familiar with the fact that numerous actual cures are being effected.

Thus it is perhaps to be expected that I was not greatly disturbed when I discovered several years ago that one of my household servants was a leper, and that the disease had been present in an incipient stage during the three years that this individual had been employed by me. Yet within a few months after the case had been reported and the individual placed under proper hospitalization, a permanent cure was effected and the patient was therefore discharged.

From recent investigations, notably those of Dr. E. L. Walker, of the Hooper Foundation for Medical Research, University of California, initiated in the Philippines some years ago, and more recently continued in Honolulu and in San Francisco, it would seem that the popular conception that leprosy is contagious is erroneous in the extreme, as I have indicated above. Furthermore, it has been demonstrated that the causative organism is not a true bacterium, as has long been thought, but is really a primitive fungus of the genus *Actinomyces*, a soil organism of very wide distribution in nature.

The microorganism causing leprosy was observed as

early as 1871, but all attempts to cultivate it resulted in the growth of a great variety of forms apparently different from the acid-fast, bacteria-like bodies found in the lesions of leprosy. This bacteriological puzzle has been cleared up by experimental proof of what some investigators had already suspected, namely, that the lepra organism is not a simple bacterium but is a fungus intermediate between the true fungi and the bacteria, which assumes rather protean forms, with various reactions to stains during its life history. This *Actinomyces*, belonging in the same genus as the organism which causes the well-known lumpy jaw in cattle, a disease never considered to be contagious, is a saprophyte, that is, an organism living in decaying vegetable matter, in this case in the soil; but the lepra organism can become a parasite when it accidentally gains admission to the living tissues of man. Infection takes place not through direct contact with infected individuals, but through the contact of cuts or abrasions with contaminated soil.

With these new ideas as to the source and infectivity of leprosy and the non-contagious nature of the disease, it can readily be understood why persons in close association with diseased individuals in leprosaria escape infection; why leprosy is not a common disease in countries having high standards of sanitation; why in most countries where shoes are regularly worn by the majority of the people, infection is rare; and why the disease is prevalent in those countries where most of the population goes barefoot for a part or much of the time, and where the general standards of sanitation are low. It also becomes clear why leprosy, once more or less prevalent in Europe, has become automatically eliminated through the general advance in the standards of living and of sanitation; and why there has been no drop in the incidence of leprosy in those countries where strict segregation of lepers has been practised for a considerable period.

But, although we now know that leprosy is not dangerous in the sense that contagious diseases are, this does not mean that leprosaria are no longer needed. The need for institutions where the unfortunate victims of this disease can receive proper care and treatment is still as great as it ever was. It should mean, however, a realignment of our ideas concerning leprosy; the establishment of rational treatment of infected individuals; the removal of a long-standing blot on civilization in our inhuman treatment of lepers in the past, and an entire realignment of official and popular conceptions as to the nature of the disease and its transmission.



A GROUP OF KOREAN LEPEES

Most of these patients, shown before the new dispensary of the American Mission to Lepers in Taioku, suffer only lightly from leprosy. Science now promises that light cases, at least, can be cured.

How Much Life Insurance?

By ROLAND G. E. ULLMAN

THIS IS A LAYMAN'S answer to his own question. But that answer, long in the making, may contain something of interest for every man—and woman too—who takes any thought for his own and his family's future.

Early in my twenties I concluded I ought to carry life insurance, but I didn't know how much or what kind. I had heard of straight life, endowment, twenty-year, thirty-year, and many other kinds of policies. In fact, I had discovered that the variations ran into the scores. This was confusing, for they could not all meet my needs. Each different insurance contract must have been devised to fulfill some definite objective, but what they were for was not apparent to me from their names.

I decided to see what help I could get from a life insurance solicitor. First, I took account of stock: I was just turned twenty-one, had no dependents, was earning more than my actual living expenses, but engaged in work where seasonal factors affected my income. And as to what the future might hold for me, I had an abiding faith in my star of progress.

Business took me to the nearest town, a county seat in a Western state. I looked up the representative of one of the big insurance companies, explained I wanted to buy some insurance, and sat down. He beamed. Why shouldn't he? Prospects didn't often come walking into his office looking for someone to write them up. He smiled, reached for a blank application and turned to ask the necessary questions concerning my age, state of health, number and status of parents, occupation, etc.

"Now you sign there and then we'll go over to the doctor's office and have you fixed up in a hurry," he announced smoothly.

"It's my turn to ask a few questions," I countered. "I want to know how much insurance I ought to carry and what kind. I don't know how to answer those two questions; that's why I came to you. Now, here are all the facts I think of that you don't already have and that may have a bearing on the answer."

There was a puzzled quality

to his smile, but it hadn't faded yet. He pawed through his little book, perhaps for inspiration, scratched his head and then offered me a thirty-five-payment policy for two thousand dollars.

"Why does that fit my particular needs? Why a thirty-five-payment policy and why \$2,000?"

Instead of answering, he came back with a twenty-payment policy for the same amount. Again my request for a reason resulted in the same tactics and a complete fade-out of his smile. This time he suggested an endowment policy as an alternative, but added, "I don't favor this kind of insurance for a young man like you."

"But why not?" I insisted, hopeful of at least a good negative reason. For a moment the smile of expectancy came back to his face. Perhaps this queer bird was going to be an easy sale after all. "Why, it costs more than the other kinds."

The discussion lasted longer, but I came away with my question still unanswered, and without having signed his application blank.

From time to time for several years I tried the same

procedure on other insurance solicitors in the various small towns to which my work occasionally took me. The net results were the same, except that my own interest was focused more thoughtfully on life insurance. When I came back East, and had an opportunity to take a course in life insurance in the evening classes of one of our large universities, I did so for the sole purpose of getting a picture of what kind and how much life protection I should have.

I was still single and not yet out of my twenties, but I could see that my insurance requirements were already different from what they had been six or seven years earlier, and that they would change further.

At about this time I bought my first policy for \$5000. That is, it had a life coverage of that amount, but in addition it paid \$50 a month for disability, and the same amount as a monthly income after I am sixty. Less than a year later I added two more units of a similar type.

I had found out what kind of insurance was best adapted

The Life Insurance Roll of Honor

Prominent persons in the United States and Canada owning life insurance policies aggregating \$1,000,000 or more, totaled 323, according to a recent compilation by *The Spectator*. This compares with 247 in 1927. The list, which embraces leaders in practically every field, includes 146 persons holding \$1,000,000 insurance each. The ranking policy holders follow:

Pierre S. Du Pont, Wilmington..	\$7,000,000
John C. Martin, Philadelphia....	*6,540,000
William Fox, New York.....	*6,500,000
Joseph M. Schenck, New York..	*5,250,000
Jesse Lasky, New York.....	*5,000,000
Adolph Zukor, New York.....	*5,000,000
Frank P. Book, Detroit.....	*5,000,000
Herbert V. Book, Detroit.....	*5,000,000
J. Burgess Book, Jr., Detroit....	*5,000,000
James H. Rand, Jr., Buffalo.....	*5,000,000
William Ziegler, New York.....	*4,500,000
Charles Stewart Mott Foundation, Detroit.....	4,096,500
Marshall Field III, Chicago and New York.....	over 4,000,000
C. F. Kettering, Dayton, Ohio....	*4,000,000
Ralph Jonas, Brooklyn.....	3,890,000
A. H. Landwehr, Holland, Mich..	3,850,000
F. B. Patterson, Dayton, Ohio....	*3,810,000
Snellenburg & Co., Philadelphia..	3,500,000
Mrs. Henry E. Yeiser, Cincinnati..	3,250,000
James M. Hoyt, New York.....	3,175,000
Joseph P. Day, New York.....	3,050,000
Herbert J. Yates, New York.....	over 3,000,000
Edward M. Harris, Philadelphia..	3,000,000
Rogers Caldwell, New York and Nashville.....	3,000,000
Floyd L. Carlisle, New York.....	over 3,000,000
Dr. Nicholas C. Partos, New York	3,000,000
Charles Webb's Sons, Philadelphia	3,000,000
Julius Fleischman, Jr., Cincinnati	3,000,000
Percy Rockefeller, New York....	3,000,000
Mrs. Mollie Newbury, Chicago....	†3,000,000
Mrs. E. G. Burkham, St. Louis...	3,000,000
Motty Eitington, New York.....	*3,000,000

*Includes business.

†Business insurance.



Pierre S. Du Pont

© Underwood

John C. Martin

William Fox

Joseph M. Schenck

James H. Rand, Jr.

SOME OF THE LARGEST LIFE INSURANCE POLICY HOLDERS IN THE UNITED STATES

to my condition and prospects as I then saw them, but not yet *how much* of my income should be invested in insurance. Also, I was *buying* insurance rather than having it sold to me, which I believe is the correct way, if due thought and careful study are given to one's requirements.

Before long I began to find in an indefinite way an answer to *how much*. I had married. The advent of our first and second child brought new problems. I was putting aside more and more money in the form of life insurance and other securities as my income and family responsibilities increased after marriage, but I still had not the answer to "How much of my savings should be put into life insurance?"

Trained by my profession, engineering, to work by plan, I was seeking to make the plans for expenses, for insurance, for other savings, for the future of the family, and for property accumulation and distribution all fit into one concrete, smooth-working system. That there was a relation between how much income a man had and how much insurance he should carry was obvious, but likewise there were influencing factors. One able and helpful life insurance specialist supplied the first lead. He suggested that I chart my income from the time of my first job, pointing out that in this way I would have a graphic picture of my earning power which I could reconcile with my insurance requirements. This chart did not supply all the information I needed, but it did point the way.

Through much study of all the elements, I finally reached what seemed to be the answer. Perhaps I could work it out by a simple chart from actually known factors. I tried it on a sheet of cross-section paper, looking up the figures I needed from my insurance record book, from household accounts, check stubs, and a complete study of our income-producing assets. The thing worked. That was the test of its practicality. Reduction to a common denominator of the variable factors which make every man's life insurance problem different was possible.

Those variable factors are important because they affect the final answer and are highly personal. They are social requirements, ambitions, family program, and similar important but intangible personal ele-

ments. The common denominator is nothing more than the cost of living up to those elements. In other words, more men would be adequately insured if they and their families did not feel an intemperate urge to keep up with the Joneses.

Also, many men—a great many men, and their wives as well—do not place the right valuation on life insurance as a part of their program of saving and investment. They look upon it as a nuisance necessity or a lump-sum estate, instead of a source of dependable annual income. This attitude is not surprising. It is an American trait to think in terms of lump sums. Here we say, "He left a hundred thousand" or "He has made his pile." The Englishman, on the other hand, reports that the dead man left "five thousand pounds a year"; and the Frenchman says "Il a dix mille francs de rentes." The old age of many Americans would be more pleasant if they were more "income minded."

THIS ITEM OF INCOME had a multiplied importance for me, since I was no longer single but responsible for the well-being of a family now grown to five. What would be the lot of the other four if I died or were so disabled by accident or ill health that my earning power stopped or was seriously curtailed?

It was obvious that a sufficient amount of life insurance should be carried to provide an income adequate to the family's needs—assuming the family budget equal to the task. My six policies totaled somewhat more than \$43,000. If the entire amount were left in trust, it would mean not over \$200 a month, but \$10,000 of this principal was to be paid in cash for settling my estate. It might not require that much, but it was not safe to figure otherwise. That left \$33,000, the interest from which would not be sufficient to rear two boys and a girl and send them to college, let alone keep their mother in comfort for the rest of her days.

A study of the various settlement options showed that it was just about adequate for the task if principal as well as interest were used. In this way I could assure my wife of necessary income for her life and our children at least for twenty years. It still left something to be desired. Like nearly every father, what I



Adolph Zukor

Herbert V. Book

Frank P. Book

J. Burgess Book, Jr.

Marshall Field III

EVERY ONE OF THESE MEN HAS INSURED HIS LIFE FOR FOUR MILLION DOLLARS OR MORE

wanted was ample income for life for my wife if she survived me, plus an estate for the children to be given them after they were grown up.

But before I could consider increasing the straight life coverage, it was necessary for my earning power to be protected. The policies then in force provided a total disability income of \$180 a month, but were cancellable at the option of the company after recovery from disability, or if I changed my occupation. That was not sufficient protection. Hospital bills, nurses, and physicians' fees could eat that up several times over. Accordingly I added two non-cancellable health-disability policies—one for \$250 a month, with a two months' elimination clause, and one in like amount with a three months' elimination. That reduced the premium considerably. I could take care of loss of income if need be for two or three months. It was even probable that the firm which employed me would carry me that long or longer, but no man wants support extended to the point where he feels it is charity.

Where a man owns a business so organized that it will carry on profitably in his absence, disability insurance is of secondary importance. Or if a man has wealth enough to assure stable and adequate income, it is obvious that he does not need this form of insurance. But for the salaried man it is a vital form of protection. Industrial sick benefits are almost always pitifully insufficient and frequently of limited duration.

IT WAS ABOUT two years after this that I made the chart which answered my question of how much for the life protection.

I began by charting my income from the time I had my first job, just as I had done at first, but this time I added two more curves. The bottom one showed the total cost of living during the same period. Above it was the cost-of-insurance line. By total cost I mean everything that had been paid out for any purpose other than savings, insurance, real estate, securities, or building and loan. These last items were divided into "insurance" and "other savings."

The early years for every man are apprentice years, devoted to getting experience and building up his earning capacity. On a chart his earnings curve climbs

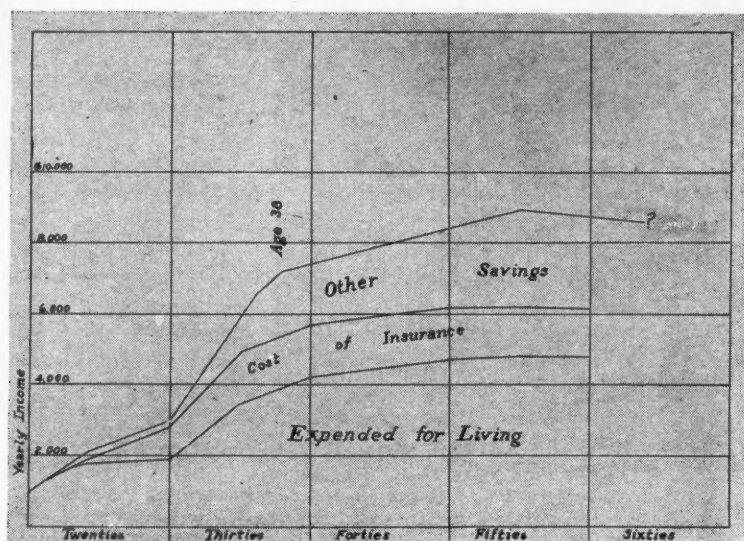
gradually at first and then starts to accelerate about the end of his twenties or the beginning of his thirties. Then, at some point between the late thirties and the middle of the forties in the life of the average man, his income begins a horizontal movement. The big increases are past. Growth may continue, often does, but at a slower pace. His salary becomes more or less fixed. The increases of income are henceforth derived from re-investment and compounded savings. Age is beginning to be a topic of solemn if secret thought, and the lust for cold baths in winter has passed.

If he is the average father, his expenses, however, continue increasing perhaps a little faster than his income until the children are through college and out on their own. Some of this was already apparent in my own chart. I had crossed the great divide of thirty-five three years earlier. Would my income continue to increase at the same rate or would it start that horizontal movement? In the first twelve years I had earned a total of \$28,000, at the end of which time my savings area stood at slightly more than \$1000. Earlier areas had been absorbed.

During the next seven years I had earned more than twice this sum. This was reflected by an even sharper increase in the savings area on the chart. I projected the expended-for-living area to the age of sixty, making due allowance for such charges as could be foreseen. Then I projected the earnings line to the same age, using as a basis the amount of salary I was then receiving, and allowing only such increase as I could reasonably expect from reinvestment of income from property and securities.

The result was most interesting. If for the next twenty-two years I could keep both curves approximately as projected on the chart, I could be in a position to retire in comfort and ultimately leave an estate of helpful proportions to our children. If I live out those twenty-two years! If not, then what?

If I lived half that interval and kept both curves to their projections, our total accumulations in the savings area would be about \$100,000. That was sufficient principal to provide an adequate income for my family. Not princely, but decidedly adequate to furnish creature comforts as well as the necessities.



WHAT THE YOUNG BUSINESS MAN SHOULD SPEND

This chart, a composite of the actual experience of nine executives between 33 and 46 years old, shows amounts devoted to living expenses, insurance, and other savings. Their salaries range from \$5,000 to \$8,500. They average \$24,000 life insurance, although one carries \$80,000 and one only \$8,000. Future insurance requirements were determined by charting expected savings on the basis of past experience.

Good! There was the answer to "how much" for me. I added six more policies in the next eighteen months. More than 15 per cent. of my income was *not* being put into life, health, and disability premiums, even after applying dividends to reduction of the premiums. These dividends were becoming a factor of importance. This year they total \$657.88 and, of course, increase every year. By the time I am sixty years old, they will amount to nearly \$1,200 a year.

If a man has accumulated a competence by that age, it is my feeling that he should be free to stop paying insurance premiums. If he has sufficient income for his needs and wants to leave a larger estate for his children, that is another thing. Otherwise there is good reason for converting his insurance into paid-up policies and taking his dividends in cash as additional income. It can certainly add sunshine to the winter of life.

Four of my policies will mature when I am sixty. If I convert the other eight into paid-up units, I shall have a total of \$78,000 as a life insurance estate and in addition nearly \$100 more income every month from my dividends.

Today half my policies have riders on them, modifying or dropping certain features of the original contracts to conform to changing conditions. Some of them have as many as three such riders. For there is no constant to insurance requirements. They shift with conditions.

THIS STUDY of my own insurance proved so illuminating that I passed along the facts to a number of acquaintances and friends with widely different incomes. All but one of these men made up charts of their own or asked me to help them do so. From their charts have been built up three composite charts, which are shown on pages 84 and 85. These charts show earnings, savings, insurance, and

cost of living in twenty-nine families in three income-range brackets: \$3000 to \$5000; \$5000 to \$8500; and above \$10,000 a year.

Most of these men increased their insurance after seeing their own charts; several did not, which was, I believe, the right course for them. They furnish interesting and typical case history.

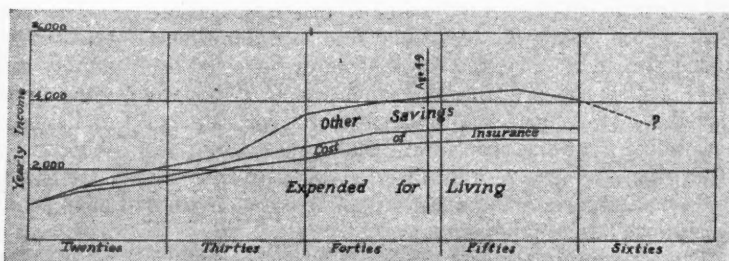
One of this last group earns from \$12,000 to \$15,000 a year. He has two policies for \$10,000 each. He believes this is sufficient. I think so, too, because he owns his home, free of incumbrance, has about \$15,000 in good securities. In addition to this, his wife has the income of a \$50,000 trust fund established for her by a bachelor uncle. She is an only child. Her parents are both in their late seventies and more than comfortably fixed. Two more bachelor uncles also in their seventies have named her as their sole heir.

Most of us, unfortunately, are not so well situated as this couple, and must make up the difference as well as we can with insurance. Yet a surprising number of persons do not carry enough insurance, or the right kind of insurance, for their needs.

There is, for example, a free lance commercial artist of twenty-six, who is to be married shortly to a teacher. His earnings, increasing steadily, are now \$4500 a year. He has just bought a \$14,000 house, in which he has a \$6000 equity, and he owns a car. He figures his expenses at \$60 a week, and pays out for all forms of savings, including insurance, \$110 a month. He carries \$3000 straight life insurance, with an annual premium of \$70, and intends to add \$5000 of the same.

This is not enough. His insurance would not pay off the mortgage and settle his estate. Therefore this man should capitalize his youth and future earning power while the insurance premium is low. He should also add all the non-cancellable health-disability insurance he can get—probably \$250 a month. This would cost about \$80 a year for a two-month elimination. He should also add from \$10,000 to \$15,000 straight life insurance on the dividend reduction plan—the cheapest kind.

Another man who does not spend enough on insurance is clerk in the main office of a large railroad.



INSURANCE FOR THOSE EARNING LESS THAN \$5,000

Similar in purpose to the chart at the top of this page, this one shows the average experience of twelve men between 26 and 62, all earning between \$3,000 and \$5,000 a year. One man carries \$40,000 life insurance, another \$2,000. The average is \$11,642.

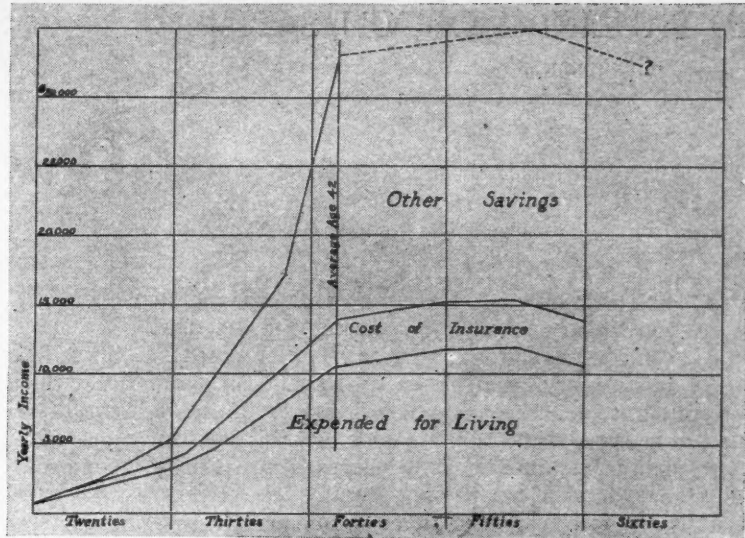
His salary is \$4200, and he is fifty-two. He is married and has a son of twenty in college, but owns no property except furniture in a rented house and a \$4500 automobile. He has a \$2000 policy in the railroad employee insurance fund with sick benefits—a maximum of only \$1800 a year.

This man, who has no other insurance, is a regular attendant at theaters and movies, and likes week-ends at the shore or in the mountains. He obstinately holds the old idea that insurance is a die-to-win game. But he won't even win, for his estate situation is precarious for his family. A little restraint in amusements and the first cost of cars would have given him both protection for his family and added income when he retires.

Then there is a physician of eighty-four, with a wife of seventy-three. Their children are independent. Nine years ago the husband converted his insurance policies, totaling \$10,000, into \$7500 cash, which he invested in seasoned bonds and preferred stocks. His income from them would have been a little higher had he purchased a joint-survivorship annuity contract, since he owns his home clear, and has additional securities yielding a yearly income of \$1000. The annuity would have increased his income slightly more than \$300 a year.

Finally, I know of a sales manager of thirty-three, who is married and has one child. He rents his house, and owns a low-priced car. His salary is \$7800, with a bonus which has grown to \$1200, and he owns securities with a face value of \$6500. This man, rather a free spender, has straight life policies of \$15,000, and health-disability protection of \$250 monthly, the cost of which is \$450. He also carries a five-year convertible term insurance of \$10,000. His prospects are excellent, for he is a hard worker in a steadily growing company.

Nevertheless this man should convert his term insurance, either on the dividend accumulation plan which will mature as an endowment policy in thirty-



THE RELATION OF INSURANCE TO OTHER SAVINGS

Where income is high, and much of it goes into savings and investments, relatively less is spent for insurance. This chart is based on the earnings, expenses, and savings of eight business and professional men between 37 and 47. Incomes are all more than \$11,000, and one man earns more than \$100,000 a year. The insurance carried runs from \$8,000 to \$250,000, with an average of \$81,000.

three years, or into \$22,500 on the dividend reduction plan, which costs about the same in cash. Likewise he should increase his health-disability insurance to about \$500 monthly. These examples are only a few, but they serve to show that it pays to check up on one's insurance in relation to one's financial situation.

The scope of this article will not permit detailed discussion of all phases of the insurance of life values, nor of the various applications of term or early maturity policies to problems involving mortgages, payments on property purchases, or business ventures. Neither can we pause to analyze the best insurance contracts for partnerships and important executives. Today there are an increasing number of life underwriters who can help analyze the requirements of a given case and point out what should be done and what companies offer the most advantageous contract for the needed coverage. The insurance specialist who conscientiously follows his profession has an opportunity to render valuable and lasting service.

Bankers warn you that you cannot buy securities and forget them. They should be watched constantly to exchange or convert them as values reach a peak. It is the same way with life insurance if you want to get the most from it, except that it needs less incessant watching. But every holder of insurance policies should review them if possible with the aid of a good insurance advisor, at least once every five years, in order to be sure all features, methods of payment, and beneficiary arrangements are still in accord with present conditions.

The guidance of a really good insurance advisor can be distinctly worth while. How good is best illustrated by the fact that one such man during the past year has been showing his clients how to get 70 per cent. more insurance for the same premium investment. He has accomplished this without in any way jeopardizing the protection obtained. Anyone could have done the same fifteen years ago, but apparently no one saw in his rate book anything but figures.

ANDREW W. MELLON, Secretary of the Treasury:

"The youth of the United States learned the value of life insurance during the Great War and since then a great many of them have realized that it is the opportunity for them to provide for their loved ones in comfort despite the uncertainty of life itself."

RAY LYMAN WILBUR, Secretary of the Interior:

"To take out life insurance should be part of the normal program of the young men and women of today. It gives protection to the person who takes it out in many ways and serves as a form of investment. Too often it is thought of merely from the standpoint of the use of the money by someone else after death. It can be most valuable during life."

JAMES J. DAVIS, Secretary of Labor:

"From each pay envelope of the wage-earner should be set aside enough to keep up a life insurance policy sufficient to meet the needs of others who depend upon his earnings now for the means of life, and, lacking such support, would most certainly be destitute."

By PAULINE MORTON SABIN

Chairman, Women's Organization
for National Prohibition Reform

Woman's Revolt

Mrs. Sabin, Author of this Article,
National Committee to Devote

THE EIGHTEENTH AMENDMENT, as interpreted by the Volstead Act, is responsible for the most controversial situation which has ever arisen in this country. I do not except slavery. It is the prevailing topic of conversation among millions of people in every walk of life. Although this law has been upon our statute books for eleven years, it daily fills the columns of our press.

It is generally conceded that the influence and efforts of women played a large part in the enactment of this amendment. Many of them conscientiously believed that the result would be beneficial. The majority of those who took an active part in working for the amendment were women who had had unhappy experiences with drunkenness among those close to them. They thought prohibition could strengthen a weak nature. They did not realize that temperance must come from within, and that if the spirit is not there, legislation will be of no avail. Human experience teaches us that total abstinence, through legal compulsion, is impossible of attainment.

When the prohibition law became a fact, it was fairly generally accepted. I believe that the first year or so it was fairly strictly enforced. The bootlegger, the speakeasy, and the still had not had time enough to materialize. Social service workers said there was a marked decrease in their welfare cases. They tell a different story today. I am making this statement not only because of my talks with those in New York City, but because of what I have heard from others in various sections of the country.

It is so often said that while prohibition may have failed along the eastern seaboard, it has met with success in the Middle and Far West. If this be true, why is it that thousands of women are writing letters to the Women's Organization for National Prohibition Reform, asking to form or to join the already existing organization against prohibition from such states as Indiana, Ohio, Minnesota, Utah, Kansas, Nebraska, Iowa, Colorado, and as far west as California?

The women who write these letters represent various fields of endeavor and activity in their respective communities. They

all tell the same story and are unanimous in stating that they are disheartened and alarmed at the effect the present prohibition law is having on boys and girls of high school age. Many of these letters come from women in their seventies, and over—from women who have lived long enough to have seen the various stages that this country has been through in regard to the effects of alcohol. They write that gradually the American people were becoming more temperate before the passage of the Eighteenth Amendment, but that now, under the present prohibition law, temperance is rapidly decreasing.

IT IS ALSO STATED that prohibition has been of great benefit to the poor. Those who favor the law frankly admit that perhaps drinking is still going on in the upper and middle classes, but they never fail to state that the workingman's savings have increased because he no longer squanders his wages in a saloon on a Saturday night. Here is a test of that statement.

On September 19 of this year, the Women's Organization for National Prohibition Reform asked Judge Franklin Chase Hoyt, Presiding Justice of the New York City Children's Court, his opinion of the work-

ing of the Prohibition Amendment. We felt that an opinion from Judge Hoyt would be unassailable, since he has undoubtedly dealt with more cases of neglected and delinquent children than any other man in the country. He answered our query, in part, as follows:

I feel that I am conservative in stating that today more than 50 per cent. of the neglected children with whom we have to deal are brought before our court because of the intemperance of their parents. This percentage, I believe, is just as high, if not higher, than it was when I first became connected with the court a number of years before the passage of the Eighteenth Amend-



PLACING THE BLAME FOR GRAFT AND CRIME
By Darling, in the Herald Tribune © (New York)

Against Prohibition

Resigned from the Republican
Herself to Prohibition Reform

ment. As I have already pointed out, it [prohibition] has not had the slightest result, in my judgment, either in reducing delinquency or in eliminating the causes of neglect.

There is one positive and certain result of prohibition, however, which we do see and which must be obvious to all. It is breeding a widespread disrespect for the law among the youth of our land and making it exceedingly difficult to prove to our children the justice and wisdom of our system of government in general.

If the prohibition law has not aided the poor, whom has it aided?

ON MAY 28, in Chicago, a group of women representing twenty-six states met; they formed a women's organization to refute the contention that all women favored the prohibition law, and to endeavor to prove to the members of Congress, perhaps with the hope of giving some of them a little more courage, that there are multitudes of serious-minded women alarmed at the present existing conditions. These women are devoting their time toward working for some change in the law which will replace the present corruption, lawlessness, and hypocrisy with sobriety and honesty.

It was entirely natural that the formation of this organization should excite considerable comment. Hypocrisy is rapidly becoming a national characteristic. Many men who know that the prohibition law has not been, and cannot be enforced, and who know that it is breeding contempt for our Constitution, making hypocrites not only of people in private life, but among our public officials, and costing our Government millions of dollars, are unwilling to commit themselves publicly to criticism of the law. They are fearful of antagonizing or of offending some element of public opinion. Yet we now see a group of women, many of them

prominent in church, welfare, and political work, allowing their names to be published as favoring a change in the prohibition law.

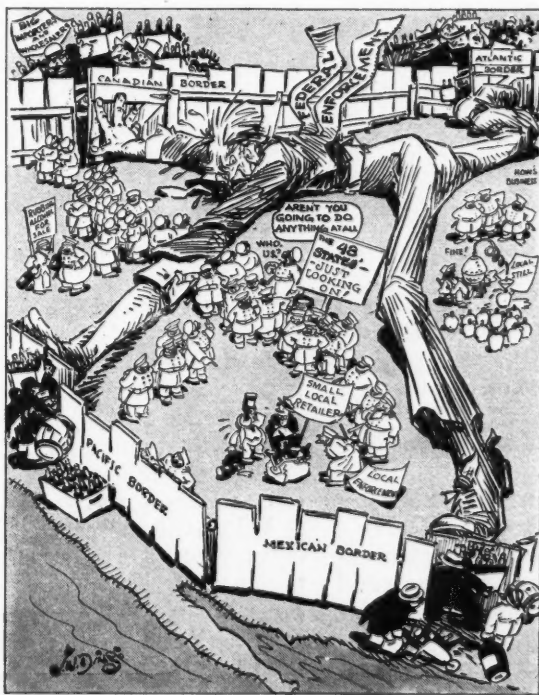
Of course such a situation would excite comment. Those women realized that when our very lawmakers in state legislatures and Congress are often notoriously wet in personal conduct, however dry under the lash of the Anti-Saloon League and similar bodies, then we have exchanged government of the people for government of and by the Methodist Board of Morals. These women felt that the time had come to object to the edicts of any self-appointed oligarchy.

When high-minded, public-spirited leaders among women can feel, as strongly as they do, that the present prohibition law has failed, and that there must be some substitute for it, it is idle to pretend that all of the angels of the world are fighting on the side of the Anti-Saloon League, the Woman's Christian Temperance Union, the formerly active Mr. Volstead, and the present Mr. Jones.

The Eighteenth Amendment, as interpreted by the Volstead Act, made the people of the country realize that the question is fundamental. Only two groups favor it: Those who believe that total abstinence should be forced on all people; and the other group, the bootleggers, who steadily grow rich and pay no taxes.

The United States Government is paying about \$40,000,000 of the taxpayers' money, each year, in its effort to enforce the law. Many of the taxpayers, who are paying an assessment tax to the Government to prevent them from obtaining liquor, are at the same time paying a tax tribute to the bootlegger for providing them with it.

According to the New York Times of August 9, 1929, Mrs. Mabel Walker Willebrandt stated that perhaps only 20,000,000 of our population of 100,000,000 favored prohibition. Coming from the source which this statement does, the percentage may be taken as about correct. Then how can such a law meet with anything but derision? To tell persons what they should or should not do in their personal conduct, as long as public safety is not affected, is a function which government should not attempt.



UNCLE SAM GETS NO COOPERATION FROM THE STATES

By Darling, in the Register (Des Moines)

The civilized world long ago agreed upon a definition of crime. Certain acts without any discussion fall at once into the list of crimes. No one dreams of justifying them. Everyone is satisfied when the law deals out proper punishment. But to take an act which since the beginning of history has been regarded as legitimate as the raising of wheat to be made into bread, brand it as a crime, and punish it as such, gives one pause. There are many whose conscience will not allow them to accept this definition or to obey the law. A law which does not reach the public conscience is bound eventually to fail.

I DO NOT MINIMIZE the evils of drunkenness. The degradation of a drunkard, the misery he or she (before prohibition there were far fewer "shes" in proportion to the number there are today) inflicts on those close to them, are measured in broken hopes, and mental and spiritual agony, and I should welcome any workable plan which would reduce these evils to their lowest possible minimum.

But ratification of the Eighteenth Amendment, it seems to me, was a great pity. Liquor traffic and the saloon are a national problem. Had we, recognizing this, adopted a constitutional amendment conferring upon Congress power to legislate freely upon the liquor traffic, Congress could then have legislated, estimated results, and finally reached a solution acceptable to the majority of the people of the various states.

The Eighteenth Amendment, however, ties the hands of both Congress and the people. What is to be done about it? Enforce it, or repeal it? There are those who say we cannot repeal it. With that I do not agree. It certainly has been proved that we cannot enforce it. Furthermore, Congress will never make an adequate effort to enforce the law. I mean adequate in the view of those who think it possible to enforce it. Mr. Doran, the Prohibition Commissioner, told the Committee of Congress that this would cost the Government at least \$300,000,000 a year. I do not believe Congress will ever appropriate such a sum. Thus far the more the Government endeavors to enforce it, the more odious becomes the means of enforcement. Recent events have led many people from a state of passive acquiescence to one of active opposition, which may be partially responsible for the many thousands of women who have now joined an organization to work for a change in the law. Sane, earnest, and sincere women of the country, regardless of party loyalties or personal predilections, have been aroused and united to the urgent need of doing something.

I contend that there is some middle-of-the-road course. I do not profess to be a student of the law, or qualified to suggest what that solution is. But in a country such as ours, filled with able citizens with active minds, it must be possible to find some workable plan that will bring the true temperance desired by us all. Other countries have done it. A control endorsed and supported by the public, a control adjusted to meet the real sentiment of the people in the various states, is in my judgment our best means.

There is a great deal said about law enforcement. I agree that the inability to enforce the

law is in itself a sufficient reason for a change in the law. Nevertheless, if the law were enforced to its nth degree, prohibition in the Constitution would still conflict with my views of the proper function of the federal government, and would, in my opinion, be contrary to the spirit of our fundamental Constitution.

I have said that the Eighteenth Amendment and the national prohibition law mean total abstinence—or nothing.

The public, or a very large part of it, has resisted the attempt of the Government to compel them to be total abstainers, and has continued to purchase, manufacture, and transport alcoholic beverages. As a result we have the bootlegging industry, the speakeasy, and the still. The prohibitionists thereupon, in the last desperate effort to compel the people to fall into line, resorted to more severe penalties against the incorrigible.

Hence the so-called Jones Law, which was introduced in the Senate by Wesley Jones of Washington and in the House by Representative Gale Stalker of New York, in spite of the fact that the people of Congressman Stalker's own state in a referendum voiced their opposition to prohibition by a vote of three to one. This bill prescribes a maximum penalty of five years or a fine of \$10,000, or both, to anyone who manufactures, sells, or transports liquor. This makes anyone convicted a felon, since another federal statute, passed about 1905, provides that offenses punishable by more than one year imprisonment are felonies. Felonies involve loss of citizenship, restorable only by the President of the United States. Further, another federal statute provides, in effect, that any person having knowledge of the commission of a felony who fails to notify or warn the authorities, is guilty of misprisonment of felony and is subject to the penalty of three years in a federal prison—which in turn automatically makes that one a felon. The Jones Law made conditions more acute for the simple reason that its provisions shock the average citizen.

HOW MANY good people are guilty of misprison or of felony these days? How many Congressmen and Senators who voted to make felons of hundreds of thousands of their fellow-citizens are themselves guilty of this offense?

What has been the result of this desperate effort of fanatics to regiment people into a prescribed course of personal conduct? The confession of failure in the inevitable refusal of grand juries to indict and trial juries to convict. No further comment is needed to make clear the resultant breakdown in the enforcement of this law. And all to the greater profit and glory of the bootlegger.

The prohibition issue is no more Democratic because former Governor Smith advocated revision, than it is Republican because President Hoover demands enforcement. It is a problem which the American people, regardless of party or creed, must solve. The present minds of the country should be directed towards the method of solution and devote their efforts to a rightful interpretation of American government, which would be received with acclamation.

A contrasting view of prohibition will be found in Mrs. Willebrandt's article in the October issue.

NEWS *and* OPINION

Including
a Survey of the World's Periodical Literature

What's Right with America?

By HENRY JAMES FORMAN

From the November McCall's Magazine

OF LATE WE AMERICANS have been somewhat like people driving at a multiple crossroads, with heavy holiday traffic and too few or too many signals and signposts to guide them. Imagine all that complicated by the blare of jazz-bands, with the wail of saxophones rising above the din.

We have been tremendously busy, much confused, and not quite sure of where we are going. What could be more natural than a desire to know? . . .

Great and impressive changes have been taking place in our social life, as our prosperity has been increasing. Are we . . . rising in the scale of other, less tangible, more intellectual and spiritual values? If, as we believe, America is great, what makes her great? How do all those physical factors, wealth, prosperity, vast output, economic superiority, blend to produce a great culture? Are we moving toward a great culture, or are we drifting backward, in a kind of mental and spiritual inertia, by very reason of

our great prosperity? Where are we going out of the confusion?

To answer these questions Mr. Forman interviewed Sinclair Lewis, author of "Main Street" and "Babbitt"; Walter Lippmann, editor of the *New York World* and author of "A Preface to Morals" and other books; Robert S. Lynd, who with Mrs. Lynd recently completed a graphic survey of an American community, described in "Middletown"; and Dr. Will Durant, author of "The Story of Philosophy." He asked Dr. Durant what kind of culture America is likely to evolve, and received this answer:

"That is something nobody can foretell accurately. But here is something in the nature of guide-posts.

"Usually we see a civilization passing through three main stages. Take America, for instance: There is the pioneering stage of fighting for and settlement of the land. Then comes the commercial-industrial stage. Woods are cleared; natural

resources are tapped; wealth accumulates. Then, last appears the cultural stage.

"Look at the analogy of ancient Greece. There was first the Age of Agamemnon, the fighting, heroic age. Later came the Age of Solon, the lawgiver, one of the seven wise men of Greece. Now what was Solon but a financier, a merchant, a business man? In short, wealth accumulated to such an extent that it ceased to be interested in itself, in mere wealth.

"It was afterward that came the era of temple-building, of great statues, of great drama—the Age of Pericles. The cost of producing the great dramas, free to the populace, was generally borne by some rich man—precisely as Adolph Lewisohn built the stadium, as he and other rich men provide the great outdoor concerts in New York City. As Rockefeller has endowed the Rockefeller Institute and other great medical and educational projects.

"Which means that we in America are now beginning to pass from the second to

Ten Leading Articles

Selected from the Month's Magazines by the REVIEW OF REVIEWS

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Ten Leading Articles

the third stage; from the commercial to the cultural." . . .

"Is Babbitt still alive today?" I asked Mr. Lewis.

"Certainly!" was the quick response. "He is alive because George Babbitt was only George Babbitt, not the whole country of business men. I surely never said he was. Just as when I wrote 'Elmer Gantry,' I meant only that particular individual, Elmer Gantry, not every preacher or clergyman in America. He was one character, not a whole class.

"That is the danger of generalizations. You cannot generalize about America, because you can prove anything about it you want to prove. Pittsburgh, Arizona, the bayous of Louisiana, the prairies, all are vastly differing sections of America." . . .

"And is Main Street still Main Street?" he was asked.

"Yes. Only it is duller today than it was even when I wrote about it. More and more the older people, the pioneers, have died off, while the younger, the more energetic, have gone away to the cities. In the cities, however, there are marked signs of improvement. The cities resent change and intellectual progress less." . . .

MR. LIPPMANN believes that to some extent we fail to recognize our imposing destiny because we are too close to it.

"Partly because the details of greatness are usually less inspiring than the large outlines. Then, too, there is a good deal of pain and trouble about getting born. The imaginative writers, the ones who make a people conscious of itself, have been preoccupied for the last ten years with Mrs. Grundy and Babbitt. . . .

"What is Mrs. Grundy? She is Main Street preaching to Broadway. What is Babbitt? Main Street trying to be Broadway. Mrs. Grundy, Babbitt, they do not symbolize any of the deeper tragedies of the human spirit. They represent a vast number of people who are compelled to live, but have not yet learned to live, in the modern American world. . . .

"Yet neither Mrs. Grundy nor Babbitt is so important as they have been made out to be; and it is rather unimaginative to magnify them till they darken the whole horizon. The forces that Mrs. Grundy represents so loudly and often so unpleasantly are most certainly on the decline. All the material changes in America, from concrete roads to pajamas, are against Mrs. Grundy. They are altering irrevocably the ways of life in which all that Mrs. Grundy stands for once flourished. As for Babbitt, he is simply the first generation of men living in the new industrial system, but not at home in it. That is why he is so tiresome and absurd. But his son's sons will be at home in it, and will not be absurd. They

will in fact be civilized, if to be civilized means to understand and be at ease with your ways of living."

But, lest the picture here presented appear too glowingly rose-colored, there is Mr. Lynd still in reserve. In the extraordinarily able book, "Middletown," Mr. and Mrs. Lynd have made a thorough study of an anonymous mid-western town of approximately 40,000 population, that had changed from an agricultural county seat of 6,000 in 1885, to the present aggressive industrial city.

Now, in Middletown, we must admit many of the things for which Sinclair Lewis ridiculed Gopher Prairie and Zenith are still glaringly apparent. . . .

"The picture as a whole, however," replies Mr. Lynd, "is a mistaken picture if it does not show both sides.

"For instance, we see Middletown mothers spending far more time upon their children, being more preoccupied with their health and rearing and preventive medicine, than their mothers had been able to do. That, clearly, is one example, and a very important one, of adjustment to modern ideas of living. So far as the demand of the Mothers' Council for religious instruction in the schools is concerned, they are living in their parents' era. The result is, a social problem arises. This is an era when many difficult social problems keep arising not only in Middletown, but throughout America. . . . For an example, say the traditional attitude is at variance with the paired young people in parked automobiles along

the public highway. At once a social problem arises. . . .

"The general use of the toothbrush is distinctly a 20th century fact. The religious form to which the users adhere is, say, 400 years old. The hymns they sing are, perhaps, of a hundred years ago. The school curriculum of the children is, shall we say, 25 years old. So, you see, the people involved are living in different eras at one and the same time. Inevitably social problems arise." . . .

SO IT IS that four widely separated writers, thinkers, students, combine with singular unanimity in showing:

That America is now entering upon a destiny so great as already to arrest the attention of the world.

That the genuine optimism that pervades us is based not alone upon our great material prosperity; but upon a feeling of movement toward greater things, to a far higher level of culture, spiritual, intellectual, artistic.

That though the transition from the old and haphazard is often exceedingly difficult, it is being made at a rate of speed probably unprecedented in any age.

That though we, as a nation, are as yet naively unconscious of greatness, we are moving toward greatness far more rapidly than would seem possible.

And all this comes not from professional "boosters" of America, but from careful thinkers, among whom are some of our severest critics.

The Ten Greatest Women

By EMIL LUDWIG

From the November American Magazine

NOTHING IS EASIER than to name the greatest woman of all times. For none can compete with Eve; she created sin and delivered the world forever from the boredom of the Garden of Eden. But, unfortunately, she is not historical. Even if I can see her clearly in Michelangelo's magnificent painting, yet professors will demand in vain the answers to these questions: When was she born, when did she die, and when did she marry?

Aspasia, the Beloved, is the first woman on Mr. Ludwig's list. At the age of twenty-five she was accepted as an equal by the most brilliant group of ancient Athens: Socrates, Hippocrates, Phidias, Anaxagoras, and Pericles. For twenty years, in spite of all that scandal and slander could do, Aspasia shared her mind

and her heart with Pericles, inspiring and encouraging him in his great work for the Athenian state. When Pericles was deprived of his position and his life was in danger, Aspasia stood by him; and when the Athenians called him back to power she remained with him until he died of the plague.

CATHERINE OF SIENA, the practical saint, was born in 1347. . . . At the age of six she became silent and introspective, because she had seen her Savior making the sign of the cross, on His head a triple crown. Later on she cut off her beautiful blond hair, hired herself out as a servant, and refused to eat meat. She scourged herself daily. At night she slept in a kind of coffin. One evening Christ again appeared to her and, slipping a ring on her finger, pledged His troth to her. . . .

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Soon prayers and ministrations to the sick could no longer content her active soul; the strife of the world interested her more. And so she, who could not write, dictated letters to the Italian princes and generals, even to the King of France, ordering them to discontinue their strife. From then on she had one purpose: to bring the Pope back from his exile and to end the disastrous schism which was disrupting the Church and the whole of Italy. Not yet thirty years old, the girl went before the council of the excommunicated state of Florence, and with all seriousness accepted the commission of propitiating the Pope at Avignon.

And what letters she wrote him!—gentle, gracious, exuberant, yet both scholarly and threatening, like a more clever precursor of Savonarola—tactful and yet full of alarming prophecies, for she anticipated the Reformation one hundred and fifty years before its appearance. And at last the Pope set forth. The sea voyage to Genoa was so rough that he wished to turn back there; Catherine alone, who had preceded him on land, urged him onward. In long nightly discussions the little daughter of a dyer convinced the great Pope and even circumvented the malice of his cardinals.

Soon he could not get along without her. This time it was he who sent her to Florence, to arrange for terms of peace. She was accused of double dealing, and when the rabble attacked the governor's house, where she was staying, surrounded by her spiritual adherents she walked out toward the mob of armed soldiers, who lowered their swords before her. She was serene; always and ever did she court death. Not until the armed men withdrew irresolutely did she weep.

Joan of Arc, the militant virgin, led a life far different from that of Catherine of Siena, the diplomat. Not Christ, but St. Michael appeared to her, urging her

to save France. Hearing that her king was in danger, she went to his camp and announced that she would lead his army to victory. Having succeeded, she stood beside the Dauphin at his coronation in Rheims Cathedral—and later took the fatal chance, being captured by the enemy, tried, and burned at the stake.

What is Elizabeth of England other than an image of active craving for power? Are her eternal self-denial, her abstention from marriage and children, more than deep-seated avarice, ambition, or the unquenchable thirst for possession? . . . Does she not always spurn our sympathy, which would go out to her—homely, cold, and clever—if only she would permit it? . . .

And yet, favored by the prosperity of the times, for forty-five years she was the center of all the great, aspiring, fertile minds of her age, in her own land. And yet, when it came to a question of state policy, after constant hesitation she ended by deciding what turned out to be best. And yet, in spite of all her prudery, she allowed her subjects, especially her female subjects, more liberties than any dissolute king in Europe. And yet it was she who, just before the decisive expedition of the fleet, inspired her men to a fighting mood through her encouragement and her promises, and so from a great distance seemed to lead the victory over the Spanish Armada. Yet, it was she, this disagreeable Elizabeth, whose avarice turned into economy, whose distrust became diplomacy,

whose fanatical Protestantism led to enlightenment and national prosperity, and who left this island of her forefathers more powerful than it had ever been before. . . . It is to be regretted that Shakespeare was her contemporary. He alone, if born a century later, might have been able to picture her.

Reigning for forty years like Elizabeth, continues Mr. Ludwig, Maria Theresa of Austria left her country smaller and weaker than when she succeeded to the crown—and yet she wins every heart, because of her spontaneity and freedom,

her vision and her charm. Near these legitimate queens stand the women who won the favor and often the confidence of kings. Such a one was Madame de Maintenon, whose self-control contributed most to her rapid rise to power at the court of Louis XIV., where she found a generous recompense for the severe denials of her youth.



RECENT TIMES have produced another group of women—the modern equivalents of the medieval saints, whose womanly virtues and compassion have been extended in a masculine direction by the aid of science. In these cases love of humanity is developed into a system, compassion is organ-

ized, and the incomprehensible urge to help others rather than themselves expresses itself in figures, in money, in funds. There have always been women of the Madonna type, who have devoted themselves to sufferers, to children, and the aged. During wars they have tried to heal the injured, although they did not struggle to prevent the wars. For some time this was all that was done, but more recently men have begun to organize these activities.

But a few significant women have established the internal organization of such work and even determined its policy. Among this group I see Montessori, Fanny Lewald, Alice Salomon, these energetic and compassionate women—also the remarkably calm features of Jane Addams. And in their midst is she who perhaps has accomplished the most: Florence Nightingale. . . .

In her thirtieth year, when she was the head of an asylum, the Crimean War broke out. The reports about conditions in the military hospitals showed her the road to follow.

And with inspired energy this delicate girl brought help, order, and health into the fearful conditions at Scutari. The wounded needed everything. But it was something new that a woman should dress them, feed them, nurse them, transport them—that she should become such a power that she was feared even in the London ministry of war.

Mr. Ludwig next mentions Harriet Beecher Stowe, whose "Uncle Tom's Cabin" has had the greatest effect of any book written by a woman, and Marie Curie, who with her late husband iso-

Drawings of Queen Elizabeth and Joan of Arc by Franklin Booth, from American Magazine.



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lated radium and polonium and twice received the Nobel prize (once with her husband, again after his death). But, asks Mr. Ludwig, do the achievements of these women of recent times mean that women are no longer an inspiration, that the world is today poorer in imagination? The answer he finds in another group of great women.

THIS GROUP is probably the one that has the greatest influence, next to the feminine, maternal genius. For they are the actresses, who for the last few centuries have pointed the way to a new outlet and pretext for displaying those qualities which nature has accorded

women: beauty, seductiveness, the ability to dissimulate, devotion, gracefulness, and that secret love of personal exhibition under circumstances which attract no censure. . . . One among them looks toward us with unfathomable eyes. She seems to catch our attention above all others—or is it just because we have actually seen her, because until recently she was with us?

Here she is, at the end of our procession of great women, a genius who can be compared only to herself. We do not know whether she was greater as an artist or as a person. She is Eleanora Duse, and to everyone who has seen her either of these names means a quickened heart.

A wandering life, victim of her own beauty, the career of a martyr. A true child of the theater, born on a railway train, she died in an American hotel room. . . .

The life of an important woman is more interesting than that of an equally gifted man. The fact that she excels in knowledge, talent, or power becomes the more remarkable because of the fact that in sex matters she must and will be submissive. That is the crux of the matter. When the woman of genius mates with a man, she verges on the tragi-comic, for he is inferior to her in everything and yet he is her master. But when a woman of genius also bears and rears children, then she has exceeded masculine genius.

Women of the Harem

By YVONNE COOK

From the October *World Traveler*

HOW OFTEN I have been begged for stories of life in the harems. "You ought to know all about it," argue my friends, "when you've lived so long in Egypt. Can't you tell us something of it?"

Yes, I have entered many harems and have mingled with the poor, secluded women who long in vain for liberty behind locked doors, and the dominating impression of it all that lingers in my memory is one of great melancholy. . . .

Farwat Pasha was a great friend of my father. That explains our receipt of the news of his daughter's engagement to a rich young Turk. Vedjida was only fourteen when she became the promised wife of Ibrahim. Farwat, being wealthy and well-known in Cairo, intended to celebrate his daughter's wedding magnificently. To our great delight, we received an invitation, and at once called at the harem to congratulate the Pasha's wife and the fiancée. . . .

The lady of the house, Nasleh Hanem, was a plain matron, her only beauty her dark Oriental eyes. She could not speak a word of French or English, but, fortunately, I knew Arabic. As for the little fiancée, without being exactly pretty, she was sweet, and her gentle smile was decidedly attractive. She looked childish and bashful. While my mother talked to the Pasha's wife, I managed, not without difficulty, to converse with the daughter.

"I hear you will soon be married?"

"Yes." Then silence.

"Are you pleased?" No answer, a shy smile. I struggled along.

"How do you like your fiancé? Is he nice and good looking?"

"I don't know." Another shy smile.

"You don't know?"

"Of course not; I have only seen him once through these shutters, while he was talking with my father in the yard."

"And you are going to wed a stranger, with whom you have never exchanged even a glance?" I exclaimed.

"Why," she answered, unmoved, "that's no business of mine. My father and his father have settled all those things."

A FEW WEEKS later the festivities for the wedding began at Farwat Pasha's house, extending for eight days. He entertained his guests and their friends with all the liberality of Moslem hospitality. When we arrived, we could see from the distance the lights of hundreds of small lanterns hanging on the walls, around the windows and doors. Sounds of Arabic music could be heard. The vicinity of the house was thronged with people, as was the immense tent erected over the central yard. . . .

Finally we left father with the Pasha and went to the harem, which contained innumerable women. Every one stared at us, for we were the only European women present. The rooms were crowded, and there was no place to sit. The Moslem women were all wearing the same style of loose silk gown, brightly colored. Many were extremely fat, heavy, looking old at twenty-five. Some of the younger ones, about fifteen, were charming. We met the bride's mother and exchanged a few words with her. She looked very tired and sad, and I noticed she paid little attention to her guests. The women flocked here and there, talking, smoking, and waiting. . . .

It was late when the little fourteen-year-old fiancée at last made her appearance. Though gowned in a flowing brocade dress, the girl looked more childish than ever, even a bit frightened! She was helped to the throne room, where she sat in a huge gilded armchair with passive resignation. The female Arab dancer arrived soon afterward. . . .

We were again sitting in the tent when we noticed an unusual excitement amid the assembly. The men sprang to their feet as if forced by some electric shock, rushed forward, and jumped over the sofas which stood in their way. What was the matter? Fire? No! The red-haired *ghaziyeh* had just appeared and was going to dance for the men, so here they were madly running to secure the best places. A great silence followed. Then the beating of the *darbakkah* sounded again. The woman stood erect this time, her black painted eyes shining provokingly in quest of men's admiration. A glass filled with water was now poised on her head, and she began, standing on her bare feet, to move slowly around, while her hips rolled from right to left. Quicker and quicker, as the speed of the music increased, the bronzed figure went on dancing its repulsive muscular contortions. Never was a drop of water spilled. In the multi-colored tent, where the air was heavy with smoke, the environment was barbarous. A roar of enthusiasm broke the stillness when the gold-girdled dancer stopped, still quivering from her savage dance.

During several days the festivities went on at the Pasha's house. Then the time came for the young bride to leave her parents' house. In a long procession,

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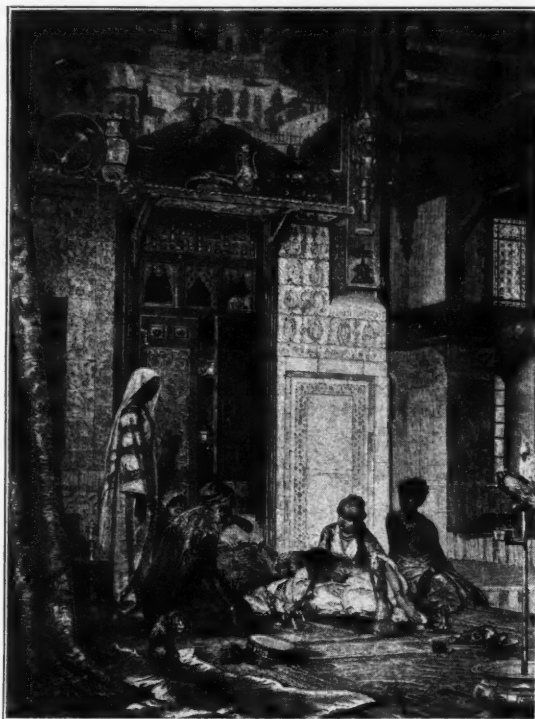
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headed by musicians, followed by a string of closed carriages containing all her female friends and relatives, the fiancée, stifled under the heavy silk canopy that entirely covered her carriage, was pompously escorted to the home of her future husband. So far no actual marriage had taken place.

That night we drove to the home of the bridegroom's people to see the second part of the wedding. It was located in the most fanatical part of the city, at Saida Zenab. . . .

This was a unique opportunity to witness a Turkish wedding in its genuine environment, one which is not given to many of the thousands of Europeans who visit or live in Egypt. Hence we deliberately strolled along to view more closely the bride's new harem. The rooms were all distempered and paved with *balats*. The furniture, of red velvet set in gilded frames, was of the most hideous European production. The bedroom was open; anyone could enter and gaze at the two brass beds that awaited the young couple. A pair of tiny pink slippers indicated which was the girl's bed, while a pair of scarlet ones stood in front of the bridegroom's. Even the night garments were displayed upon the coverlets. No poetry, no beauty, no privacy, nor modesty anywhere. These the people seemed to ignore altogether. . . .

Sheltered in a corner of the hall we awaited patiently the appearance of the bride and the arrival of the bridegroom, who was to enter the harem tonight for the first time. . . .



AFTERNOON IN A HAREM

The eunuchs entered the hall, excitedly pushing the crowd against the walls. All the women became frantic and uttered at the tops of their voices the peculiar wedding shrill called *zagharit*. In the meantime, the musicians entered, fol-

lowed by torchbearers, and at last, supported by two eunuchs, appeared the bridegroom himself.

He was handsome, of the pure Turkish type, and very young, being barely nineteen. He appeared disturbed and scarcely able to stand or walk alone. The noise was terrible. The piercing shrieks of the women, the sharp notes of the flutes, the rumble of the *darbak-kah*, the shouts of the eunuchs in frenzy, were positively deafening!

Suddenly the women pushed one another, jumped down from their perches, flung themselves on their knees, stretching their arms greedily. The bridegroom was throwing gold and silver coins, and every one was anxious to secure some of the luck-bringing pieces.

It was while the screaming women were trampling over each other that the fiancé passed into the throne room, where his frightened little bride anxiously awaited him. The door was then immediately closed, the family alone remained. This was the hour for the bridegroom to lift the veil that hid the girl's face. It must be a dramatic moment. What if she were ugly!

And now, from all the splendor of this wedding, what remains? Married too young, the poor little child *aroussa* died, less than a year after, giving birth to her first-born infant.

Far away, in the silent City of the Dead, her tomb now lies under the burning sands of Africa.

Escaping Hell in Italy

By FRANCESCO FAUSTO NITTI

From the London Review of Reviews

ESCORTED BY her female relatives, she was coming, the little childish *aroussa*. She was wearing a dress of rich brocade, as always, after the loose style gown. Her arms were loaded with bracelets, and priceless gems encircled her slim white throat. Her head was enfolded with the usual white Turkish veil, and on both sides of her brow were attached two long skeins of golden threads (the bridal emblem), which fell down to her waist. She sat in an armchair in the throne room, the white doves dangling above her head, and, almost with the appearance of a victim, awaited her lord and master.

Turkish people are never in a hurry, and again we waited long before the renewed echoes of music told us of the coming of the bridegroom's procession.

AT 7 O'CLOCK on the morning of December 2, 1926,

I was awakened by loud knocking at the door of my house in Rome. I opened it, and three men, who said they were police officials, rushed in. They added that the police commissioner wished to get some information from me. I asked them whether, in reality, they had not come to arrest me. They made no reply. I dressed in haste and went with them. We reached the police station of my district in a few minutes. There I found a taciturn old gentleman, Signor Campanozzi, formerly a Socialist Member of Parliament and editor of *La Giustizia*, who had been also arrested that morn-

ON THE NIGHT of July 27, 1929, three of the five hundred political prisoners interned on the island of Lipari by the Fascist authorities escaped. One of them tells of his experiences in the article summarized here. Signor Nitti is a nephew of the former Prime Minister of Italy who bears the same name.

ing. At 10 o'clock an official informed us that we should be examined at the central police station, and asked us whether we

should prefer to go there in a taxi at our own expense or in a police van with other prisoners. The van would call for us at 5 p. m.

Signor Campanozzi said that he understood our destination to be the prison of "Regina Coeli," and that we ought not to be sent to prison at our own expense. After waiting some time, we decided, nevertheless, to take a taxi, and only then were we told that it would deliver us at the prison, not at the central police station. We asked on what authority this could be done and what magistrate had

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ordered our arrest. The smiling reply was: "This is an administrative measure. The magistrates have nothing to do with it." Then we understood that we were to be deported.

At two o'clock one morning, after two weeks in jail, Signor Nitti, with about sixty other manacled prisoners, began his journey into exile. The trip, which took only twelve days instead of the usual forty, was made under great hardships and maltreatment, with frequent halts in jails. At last the little vessel in whose unventilated hold the prisoners had come from Sicily reached the island of Lampedusa, not far from Cape Bon in North Africa. The group was roughly greeted by Lieut. Francesco Veronica of the Fascist Militia.

The island of Lampedusa is flat and sterile. It is a few square miles in extent, a rocky strip of land without a tree, grass, or anything green. Uthing but rocks, stones and a few shriveled shrubs. The inhabitants number about 600, mostly tunny or sponge fishers. We found there, besides, some 400 ordinary convicts, poor wretches demoralized by drink, misery, and vice. . . .

Life at Lampedusa was organized as follows: At 7 a. m. the big chamber was opened. We were allowed to go out until 5 p. m. into what is called the village—a jumble of dirty huts—but not beyond. One big tub contained water for drinking and washing, foul water with long worms in it. Two other tubs served for purposes which may be imagined but not described.

THE MOST DRAMATIC episode came on January 14, 1927, about 9 p. m. Since 4:30 we had been locked up in the big chamber and had supped on what little we had been able to bring from the village. Some of us were chatting, others writing to their families, others trying to read. One group of Roman deportees began to sing old love songs in the Roman dialect, while others listened in silence. All at once the door was thrown open and Lieutenant Veronica, the police commissioner, the Fascist militia, and the carabinieri rushed in. The carabinieri had fixed their bayonets, and the policemen held their pistols ready.

"Hands up," shouted Veronica. He threw himself on one of the Romans who had been singing, struck him and knocked him down. Meanwhile the militia, carabinieri, and policemen used their fists and the butt ends of their carbines upon us right and left. Then Veronica chose, haphazard, twenty deportees and ordered them out. They were all handcuffed in the dark. We thought that they would be shot. Not until the next day did we hear that Veronica intended to send them before a Special Fascist Tribunal on a charge

of having sung "revolutionary" songs.

In point of fact the twenty were taken to a cell in the prison where Veronica, surrounded by his armed guard, went up to the young fellow whom he had first struck, Pietro Rossi, of Rome, and ordered him to shout "Long live the King!" Rossi remained silent. Then the Lieutenant drew his dagger and pressed the point against Rossi's chest, repeating the order. Rossi made no sound. Veronica then pushed the point of the dagger into Rossi's flesh, ordering him again to shout "Long live the King"—with the same result. Further and further the steel went into the poor fellow's chest until his clothes were soaked with blood and he fainted. His companions, horror-stricken, but held at bay by the armed militia, witnessed the scene trembling with impotent rage.

Nor was this enough. Rossi having fallen, a big Fascist, at an order from Veronica, jumped upon Rossi, kicked, cuffed, and spat upon him. So abominable was the scene that one of the policemen present protested, and was sharply rebuked by Veronica. Then the cell was locked and the wounded man passed the night on some planks together with his nineteen sleepless companions.

This experience caused Signor Nitti and others to determine to revolt, though revolt seemed to mean death. But before anything was done Veronica was transferred elsewhere, and the deportees under him dispersed to other prison camps. Signor Nitti went to Lipari, a green and fertile island. After two years and four months there he escaped with Emilio Lussu, former Member of Parliament, and Prof. Carlo Rosselli.

Lussu, Rosselli, and I planned our escape together. It was especially diffi-

cult because it is harder at Lipari than elsewhere to evade the strict watch that is kept. The island lies between Sicily, the Calabrian coast, and Sardinia. Three swift motor boats, equipped with wireless; a sloop of war with guns and searchlights; several motor launches; 400 guards for 500 deportees; strict roll calls, constant espionage, and a wireless station combine to make the task of would-be fugitives anything but easy. . . .

We had to creep through a circle of armed patrols. Lussu, in particular, was obliged to disguise himself because he was closely watched, and was always followed, in his short walks, by four policemen. As for Rosselli, he is so tall and was also so sharply watched that it was a tough job for him to get away unobserved.

But the authorities were drinking coffee and admiring the stars when we entered the water and swam out to meet our friends. Their mysterious boat (it will remain mysterious for some time) awaited us camouflaged among the police boats. We swam silently and pretty well. When we were on board a sense of sweet and happy ease overcame us, all the more because sundry unforeseen and dramatic incidents had made us fear, during the last half-hour, that our enterprise would fail and that we should all be discovered.

Once on board we went off at high speed, believing that our flight had been discovered and the alarm given. For ten hours our boat rushed through the water under threat of pursuit and interception. But the darkness of the night was in our favor. Evidently the confusion that arose when our disappearance was discovered prevented the authorities from forming precise notions of our course and our intentions until it was too late.

Now we are free, and feel that we have escaped from Hell.

The Birth of Manchuria

By VALENTIN SKIDELSKY

From *Der Querschnitt*, Berlin

LI HUNG-CHANG took a coffin with him on his journey, for the journey was long. In those days Peking was not yet joined to distant Moscow by rails, and Li Hung-chang had to resign himself to a sea voyage of several months. His coffin was of elegant wood, richly decorated, as was seemly for so eminent a statesman. It was nothing out of the ordinary that this Chancellor of China was doing. Every older Chinese took a coffin on his travels. Just as every Anglo-Saxon now takes traveler's checks. For it would have been an

eternal disgrace for Li Hung-chang did death overtake him on the way, and force him to make the homeward journey in any old strange and uncomfortable coffin.

Li Hung-chang was the first Chinese Chancellor to leave his homeland. It was an extraordinary circumstance which led the empress dowager thus to abandon a tradition of a thousand years. Something unprecedented in the history of China had happened. From the northwest, whence only enemies had come for a thousand years, help suddenly came at a time of greatest need.

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China had lost the war against Japan in 1895. This war had no other cause except that Japan was strong and China weak. Little Japan had risen phoenix-like from the ashes of its feudal system, to become a great power. Vast and unbelievably powerful China lay in deep sleep, still dreaming the beautiful dream of its silk and porcelain age.

Japan found itself cramped on its island. So it took the brightly colored kimonos from its sons, clothed them in field-green uniforms, put them on ships, and sent them out to conquer the world. But the world had already been long conquered, and that by England. China alone had been nibbled at only in the south by the British lion, and offered in the north the finest field for robber barons bent on conquest. Especially on the far side of the Great Wall where lay Manchuria, so rich in fruitful soil, so poor in inhabitants. . . .

Little Japan longed for this land with an extraordinary longing. The Chinese were amazed as Japan's gray sea monsters sent the fires of destruction into their coastal forts of sand. Pig-tailed soldiers tried to ward them off with spears and arrows, with magic formulas and disdain of death—but all this made no impression on the armor of the Japanese ships.

At the Peace of Shimonoseki in 1895, Mr. Skidelsky declares, Japan was given the Liaotung Peninsula, which threatened Manchuria, Peking, and Vladivostok. The latter, a small fishing village, was destined to become the terminal of the Trans-Siberian Railway. Count Witte, Foreign Minister of Russia, whose hobby this railway was, induced England and Germany to join in a protest to Japan.

At that time Japan still had a wholly imaginary idea of Russia's might, which was to be revised thoroughly ten years later on the battlefields of Manchuria. So the Japanese Ambassador to St. Petersburg smiled his politest smile, and Japan evacuated Liaotung Peninsula without a word.

ALL CHINA REJOICED. And Li Hung-chang had to pack his trunks, in order to convey the thanks of the empress dowager to the young Czar at the coronation ceremonies in Moscow. His trunks were many and his party a stately host. News of the journey of the eminent Chinese statesman sped far in advance of his ship. The interested governments decided at all costs to intercept Li Hung-chang, and persuade him to make a detour to the West.

But Count Witte scented this, for though actually he suffered from a severe nose ailment, politically he had the scent of a bloodhound. He sent a fittingly be-decked Russian ship to Port Said and

there, to the consternation of the consuls of the other nations, Li Hung-chang was invited, with irreproachable politeness, to continue his journey to Odessa on the Russian steamer.

In Moscow Witte and Li Hung-chang began by drinking tea. For days they kept it up, the while inquiring of each other as to the health of their most honorable relatives. They had reached the tenth rank of relationship and the thousandth cup, and still not a word of politics. Witte did his job well.

At last the patience of the Chinese was exhausted. He expressed his profusion of thanks by saying that the empress dowager was prepared to grant Russia extensive concessions in Manchuria. The treaty about the Chinese Eastern Railway was agreed on in Moscow. Witte's dream seemed about to be fulfilled.

But Kaiser William of Germany had little occasion to be pleased with this state of affairs, continues Mr. Skidelsky. In 1897 he journeyed to Russia personally to congratulate the young Czar on his accession, and there behaved most modestly and graciously, seeming to wish nothing for himself.

Finally, however, he made ever so small a request. He asked Czar Nicholas if he would have any objections should a German squadron occupy Kiaochow Bay. The young Czar remembered vaguely that in the previous year he had sanctioned an agreement with China, and did not say yes at once. But William did not give up. He explained that naturally Russia would at the same time have to occupy several Chinese harbors, in order to set up strong naval bases against the rising

power of Japan. But Nicholas still hesitated. Perhaps he recognized, after a fashion, that this would be a disgraceful breach of faith with China. But when William called him the Admiral of the Pacific Ocean, he agreed.

When subsequently Russia and Japan fought on the Chinese territory of Manchuria, the world first took interest in this vast country north of the Great Wall. Kept a wilderness by the Manchu conquerors of China, it offered virgin soil in the south, primeval woods in the north, and unlimited pastures in the west.

ALL SORTS OF MARVELS happen in the history of the world. Two years of war brought more economic life to Manchuria than had a decade of peaceful colonization. Harbin, railway junction in the north, blossomed from a paltry station town into a city of 150,000. Mukden, ancient southern seat of the Manchus, became capital city of the Japanese sphere of influence.

But the real victors in the Russo-Japanese war were the Chinese—those peasant farmers, that is, who fled from the confinement of their ancient home to open the waiting wilderness, and these small merchants, who became the traders. The Russian and Japanese railroads served merely to provide an easy path for Chinese colonists. The foreign armies scattered money, and while Russian and Japanese fought it out, the industrious Chinese quietly triumphed.

The war ended. The mighty armies marched homeward. But the million Chinese peasants and merchants, whom war had led into the land, remained.

Manchuria had been born.

Our Mexican Immigrants

By GLENN E. HOOVER

From the Autumn Foreign Affairs

THE POPULATION of Mexico is approximately 13,000,000, of which not more than 10 per cent. are of unmixed white blood. Although Cortes subdued the natives of Mexico a full hundred years before the Pilgrims settled at Plymouth, the population south of the Rio Grande is predominantly Indian, whereas among the English-speaking peoples to the north the Indian has become a curiosity. . . .

The process of racial fusion was hastened by the fact that the Spaniards introduced few white women into their colonies, with the result that the population of Mexico is now made up of from 5,000,000 to 6,000,000 pure-blood Indians,

1,500,000 to 2,000,000 whites, and 7,000,000 to 8,000,000 Mestizos in which the Indian element is predominant.

Nevertheless, all natives of Mexico are listed as white in our official census and immigration reports, a practice which also is followed by the various states of the Union, and there is a tacit but universal understanding among government officials that the biological characteristics of the Mexican people shall be assumed to be what they are not in fact. . . .

The motives which prompt the peon to come to the United States are almost exclusively economic. His real wage here is from two to six times his wage at home. This is reason enough for his coming, and

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we ought not to attribute to him motives which he does not have. He does not come as an admirer of our institutions, our language, or our culture. Probably few peons emigrate with the expectation of residing permanently in the United States. They say that they expect to return, and there is no reason to doubt their honesty. They want to go back some day, but for the bulk of them that day is *mañana* which never comes. The fact that they really do not like our country, except for its high wages, does not result in their going back to Mexico, but it does prevent them from ever becoming assimilated.

Mexicans wishing to come to the United States are confronted with several legal barriers and but few real ones. The legal barriers consist of a literacy test, which many of them cannot pass, a medical examination, a head tax of \$8, a passport visa costing \$10, and a medical examination fee of \$3. These three financial provisions would, alone, be sufficient to keep out the average Mexican family.

Fortunately for them, the land frontier is approximately 1,800 miles long, with no natural barrier except (for a portion of the way) the Rio Grande, which during most of the year can be waded by a ten-year-old child. As our border patrol is inadequate, the peon walks or swims across to save from \$20 to \$100 with the same ease that we "walk up stairs and save \$10," and is welcomed by his countrymen here as a "wet back." For this reason, no statistics of immigration from Mexico are worth the paper on which they are written. It is estimated by competent observers that the illegal entries at least equal the legal ones. . . .

The Mexican peon is among the most unassimilable of all immigrants. Measured by the percentage of those who learn English, become citizens, or adopt American ways, his record is a poor one. New Mexico affords a striking instance. When that territory was acquired from Mexico in 1849 those of its inhabitants who did not speak the Indian dialects spoke Spanish. Their descendants still speak Spanish, and English is so little understood that, with the aid of interpreters, both languages are used in their legislative assemblies. It is our only state which is officially bi-lingual.

ALTHOUGH THE PEON is comparatively unassimilable, he is proving an adept at assimilating American charity. In 1925, the Mexicans in Los Angeles County were about 10 per cent. of the population; yet they furnished 44 per cent. of the charity tuberculosis patients, 57 per cent. of the venereal clinic cases, and there was expended on them more than 50 per cent. of the budget of the Bureau of Catholic Charities and 73 per cent. of the City Maternity Service.

There seems to be no limit to the amount of help the peon will accept. Those who take his part insist that this disproportionate drain on our charities merely demonstrates the intelligence of the peon, who has learned that the softer-hearted communities will support him whether he works and saves or not.

WHILE THE SOCIAL workers are afraid that the peons will not mix with our native population, the eugenists are afraid that they will. It is certain that interbreeding cannot be prevented. When we recall that we have injected white blood into more than a quarter of those we call Negroes, and that the Indian mixed bloods are increasing while the full bloods are decreasing, we have little reason to think that the peon can be kept forever apart from the larger racial stream. Ultimately, then, his descendants will be our descendants also, and "Gringo" and "Greaser" will be one.

That might be considered a happy ending if the quality of our racial stock

were not lowered in the process. If his stock is as good as ours, there can be no scientific objection to a fusion that would end the racial friction that results from the attempt to keep two races apart by means of miscegenation laws and a system of social and economic castes. There are, however, competent and impartial observers who consider the peon inferior to the whites, both physically and mentally. . . .

It is impossible to predict what form of restriction will be applied to Mexican immigration, but it seems certain that restriction of some sort must come. Approximately one out of fifteen of the present generation of Mexicans has left his homeland for the United States. More Indians have crossed the southern border in one year than lived in the entire territory of New England at the time of the Plymouth settlement. This movement, the greatest Indian migration of all time, will have to be curtailed for the same reasons that dictated the Immigration Act of 1924.

Who Laughs Last

The Story of the Passage of the Eighteenth Amendment

By WILLIAM G. SHEPHERD

From the September 21 Collier's

LATE ONE excessively hot June afternoon, back in 1917, a huge hulk of a man arose from his chair on the floor of the United States Senate, lumbered his way over to a seat which was occupied by a small, mild-mannered but harassed-looking individual, bent over him, and began to speak in low, growling tones. . . .

The small man in the seat was Morris Shepherd, Senator from Democratic Texas. The other was Boies Penrose, Senator from Republican Pennsylvania, and Republican "boss" not only in the Senate but in the national organization of the Republican party itself, a selector of Presidents. . . .

In that moment of side talk between two senators the Eighteenth Amendment was born. Whatever was done afterward, publicly, to put the amendment on the books, and into operation, was only a formal ratification of what these two men decided in a hasty talk that hot June day.

This incident occurred three months after the United States had entered the War, Mr. Shepherd reports. For years the Drys had been demanding an anti-liquor amendment to the Constitution, and now, under the leadership of the

Texas Senator, they threatened to block all legislation unless Senator Penrose and his committee reported the measure and permitted the Senate to vote on it.

Here, in about so many words, as Senator Shepherd remembers them, is what the always-growing Penrose, with lips half closed, and speaking out of the side of his mouth, said to the Senator from Texas:

"I'll let that joint resolution of yours come onto the floor from the committee if you'll agree to one change in it."

"What's the change?" he asked.

"You'll have to fix that amendment of yours so that it won't go into effect unless two-thirds of the states have ratified it within six years."

Shepherd knew that the Eighteenth Amendment hung on his answer.

"What could I do?" he said to me. "Washington was full of Drys who were depending on me to put the law through. I had to think fast, while Penrose stood waiting."

"The idea of a prohibition amendment wasn't new in Washington. It had been tried for forty years. Senators and Congressmen had been trying to get prohibition amendments into the Constitution for decades but had never been able to

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bring them to a vote on the floor, because other Senators and Congressmen had stopped them.

"I knew that Penrose was trying to play a trick on me. He thought that six years were too short for thirty-two different state senates and thirty-two state legislatures, with their five or six thousand different members, to meet and act. Why, there are proposed amendments to the Constitution still dangling in space after a century, waiting for a sufficient number of states to ratify them. Half a dozen years seemed an awfully short time to me. It did to everybody.

"But I had to take a chance. It was the first time in American history we had ever had a chance to get a dry amendment onto the floor for a vote. I wanted my resolution to go through. I knew the thing would never get onto the floor for a vote if I didn't say 'yes.' So I decided in a hurry, made the compromise, and agreed.

"That night, at a certain hotel in Washington, there was a great jubilation of Wets. They had heard of the promise I had made to Penrose and they were sure that the prohibitionists were whipped. To speak the truth I was heartsick myself that night, and so were my friends. Some of them accused me of turning traitor. 'You'll never get enough states to ratify it within a mere half-dozen years,' they said. 'Why, the War may last that long and the state legislatures will all be tied up with war measures and war excitement.'

"It was Senator Lee Overman, of North Carolina, who reported out my resolution. Penrose had kept his word. The next thing I heard after the report of the committee was the heavy, slow tones of Senator Warren G. Harding. It was his task to present the amendment which I had promised Penrose to accept. Harding's amendment read:

"This article shall be inoperative unless it shall have been ratified as an amendment to the Constitution by the legislatures of the several states on or before the first day of July, 1923.' That meant approximately six years from the time of the reading.

"I had to keep my word, so I accepted the amendment.

"The next thing was to get the unanimous consent of the Senate to fix a date to consider the bill. I well remember the Senator who was in the presiding officer's chair that day, saying, 'Is there any objection to entering into a unanimous-consent agreement?' Of course, the protest would have finished the Eighteenth Amendment right there and then.

There was a pause. Back against the wall I saw a certain Senator take a step forward and start to raise his hand. If he had merely said, 'I object,' the whole venture would have been lost. Something made him change his mind. I haven't asked him to this day what it was. As I watched him I saw his muscles relax, and his hand drop.

"The next thing I heard was the chair saying, 'There being no objection, it is so ordered.' And then I knew that, after almost half a century of effort, a prohibition amendment would be debated on the floor of Congress."

The special session of Congress called by President Wilson to declare war passed the Shepherd resolution on December 3, 1917; within thirteen months and twenty-six days prohibition was a part of the Constitution. Mr. Shepherd concludes his article with these words:

The Eighteenth Amendment was either one of the few good things that Boies Penrose, Republican boss, gave America, or else it was one of his worst mistakes.

Light of Edison's Lamp

By WALDEMAR KAEMPFERT

From the October Graphic Survey

ON OCTOBER 21, 1879, in what is little more than a barn in Menlo Park, New Jersey, but the finest electrical laboratory of its day, sits an intensely restless man of thirty with long, black hair swept aside from a fine forehead and the deep-set, burning eyes of a fanatic—sits and stares with half a dozen assistants at a little glass bulb in which a charred thread glows. A veritable frenzy of experimenting has led to the bulb, the thread, and the glow. For whole days and nights he has not left the laboratory. His food, pushed through windows, has been wolfed down. Time and time again he has slept on a bench and pillowed his head on a resistance-box. Never was a result striven for so fiercely. Such eminent scientists as the Englishmen Preece and Tyndall have declared before learned societies that the "sub-division of the electric light,"

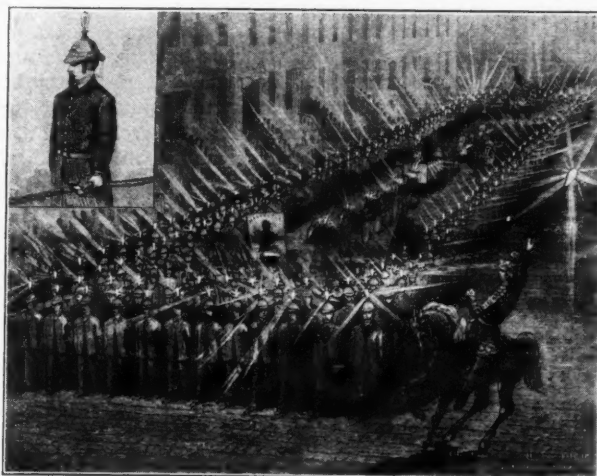
after the manner of gas, is an inventor's will-o'-the-wisp. Yet there is the lamp—a charred cotton thread glowing in an exhausted glass bulb, a triumph of sheer will, ingenuity, and empiricism over scientific theory.

"We sat and looked," said Edison years later, "and the lamp continued to burn. The longer it burned the more fascinated we were. None of us could go to bed, and there was no sleep for forty hours. We sat and just watched it with growing elation. It could not be put on the market, but it showed that electricity could be used for incandescent lighting. I spent about \$40,000 in bringing the investigation up to the point, and yet in a way this was only the beginning."

Yes, only a beginning. Instead of forty hours a commercial lamp must have a life of many hundred. The now epic quest for the perfect filament began, a quest

that cost \$100,000, that took emissaries of the restless Edison all over the world, and netted 6000 materials, including some hairs plucked from the red beard of a certain MacKenzie. And all these fibres, grasses, threads, and hairs had to be tested with the same fine fury that had demonstrated the feasibility of subdividing the electric light.

A lamp was not enough. What made the filament glow? Heat—electric heat. A current had to be supplied to the lamp. There were dynamos even in the days of '79 and '80, but the most potent source of electric energy in New York was the Western Union Telegraph Company's battery of 2000 cells. To illuminate a



WHEN THE ELECTRIC LIGHT WAS YOUNG

A contemporary drawing from *Harper's Weekly*, showing the electric torchlight procession that greeted Edward VII when he came to New York as Prince of Wales.

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small section of a city with a gigantic battery was technically absurd. The unflagging Edison was constrained to design a generator, a distribution system, junction-boxes, suitable bases into which lamps could be fitted, meters, in a word the whole paraphernalia of the modern central station—something that historians of invention are apt to overlook. . . .

The first social effect of the incandescent lamp was a child-like wonder. By the end of 1879 several hundred lamps had been installed to light Edison's laboratory, house, and some of the streets of Menlo Park. Cotton had given place to charred paper as the filament material. Why didn't the paper burn up? It was hard for the public to grasp the difference between combustion in the open air and incandescence in a vacuum. Accordingly the public boarded special trains and went out to Menlo Park on New Year's eve, 1879, to study electric incandescence on the spot. It seems incredible that 3000 curious New Yorkers should journey to a New Jersey village to stare at a lamp and wonder what would come of it. Or were these curious thousands perhaps urged by some vague prescience of a great social and economic transformation—cities garlanded in light and electric wonders that transcended the glittering promises of Utopian poets and seers, energy no longer confined within restricted areas but shot hither and thither wherever it was needed?

There followed a revolution both in amount and in methods of lighting in homes, offices, factories, and theaters, Mr. Kaempfert declares. Electric lights have been treated like the open flames used through the centuries for light, rather than as a new luminous energy. But incandescent lamps are made to see by, and not to look at; and so in recent years a new type of technician, the illuminating engineer, has appeared.

Now a bright young engineer appears in a factory or an office, carrying instruments in a black leather-covered box. He unpacks the instruments, takes readings with their aid, and reports in twenty-four hours, if need be, exactly how many lamps are required in a given area and where they should be placed. Between 1920 and 1925 the recommended intensities virtually double, not because the electric companies are bent on selling more energy but because factory operations have changed and because new discoveries are made about electric lights and the way they can be utilized.

What is the social and economic effect of such studies? The Detroit Piston Company increases the intensity of illumination from 1.2 candles to 18 per square foot and secures a 25 per cent. increase in production. In the Timken roller-bearing plant 5 foot-candles give place to 25,

and the output increases 12.5 per cent. These instances are typical of the economic benefits that follow scientifically correct lighting. The cost of the improvement is negligible—less than 2 per cent., as a rule, of the payroll.

Minute electric lights are now used by dentists, nose and throat specialists, and others for diagnosis; electricity is used also as a therapeutic agent, and X-rays in medicine and surgery. But perhaps the most far-reaching result of abundant electric energy is in the field of transportation. Edison himself, while he was experimenting with his lamp, built a small railway near his Menlo Park laboratory and proved the feasibility of operating a train electrically. The central power station gave electric traction its impetus, and today some 80,000 electrically propelled passenger cars carry seventeen times as many people as do the steam railroads each year. And the recent interconnection of central high-power stations makes possible the electrification of railroads.

THE OLD TRANSPORTATION system is doomed. It was built on coal-burning locomotives, which are still with us. Here we are in this alleged twentieth century, this supposedly electrical age, hauling our

selves and our goods with the aid of 63,000 self-supporting plants on wheels, often crippled by cold, tied up for hours to the coal-bunker, the water tank, the roundhouse, the ashpit, and the repair shop, so that only eight hours of the twenty-four in a day are spent in useful work; 63,000 technical anachronisms, wasteful in man-power, especially in mountain regions, consuming in so-called "stand-by losses" fully one-third of the coal that they burn, and incurably inefficient because of the limitations of track-gauges, wheel-bases, and axle weights.

Add to all this the fact that not only does coal constitute one-third of the present freight-load of the railroads, but that they themselves consume about one-third of the coal annually mined—and this so wretchedly that they waste all but 15 per cent. of the energy in each black lump of it—and it becomes evident that only over-capitalization has stood in the way of electrification. . . .

The steam engine is the symbol of the paleotechnic nineteenth century; the electric motor is destined to be the symbol of the neotechnic twentieth century. And that, rather than the invention of the electric incandescent lamp, is the most startling outcome of Edison's experiments.

Fitting College to the Boy

By ALBERT EDWARD WIGGAM

From the October Scientific Monthly

NEARLY THREE QUARTERS of a million young men and women are now in the colleges of America, and the following five things represent about the situation they are in and about what is happening to them.

The first fact of the situation is, that if you should see an ox-cart, a covered wagon, a day coach, a Pullman express, and an aeroplane coupled together behind one engine, you would have a fairly just picture of the average American college. The engine is the college professor—pulling, tugging, and puffing away, trying to pull all this conglomerate assortment of vehicles along at the same speed. And there are three distinct tragedies which result. The first is, the professor is succeeding; the second is, he is proud of it; and the third is, instead of traveling at the aeroplane rate, as the professor fondly imagines, the whole educational train is going at only little better than the ox-cart-speed.

To apply the foregoing picture: in many colleges from top to bottom, and to some extent in all colleges, the fast boy and girl, the average boy and girl and the

slow boy and girl, the motor-minded, the abstract-minded, the artistic, philosophical and mechanical-minded boys and girls are all given very much the same educational dose.

This type of professor proceeds on the theory that the boy and girl must be made to fit the college, whereas the new educational science says that the college must be made to fit the boy and girl. The students by the old theory are in the main treated as though they were all born equal, notwithstanding that all men are born unequal. It is the business of education to draw out these inequalities and make them more unequal. As one philosopher has said, there is one point on which all men are exactly alike, and that is they are all different. Education should develop these differences, and make them into larger and more effective differences. Yet, the average college professor has not the slightest idea of the magnitude and fixity of these individual differences, and, as a consequence, does not know what his own job really is.

The second fact is that the college is not nearly big enough. It is built for

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aristocracy, instead of democracy. . . . The colleges could and should serve at least three to five times that proportion of the American people.

The third fact is that a large number of young men and women are now in college who ought not to be there. Some have ability and lack interest; some have interest and lack ability; some lack both. . . . The other side of this fact is that large numbers of young men and women are not in college who ought to be there.

The fourth fact is that the college is built on what scientists call the "all-or-none principle." It says to your boy or girl, "Four years or nothing. Take our whole educational dose, complete our course, whether it fits you or not, or else go home in disgrace." . . . The fifth fact represents the big task which lies ahead in American higher education. . . .

That task is educating each individual according to his own endowments and needs, and at the same time keeping up mass production. We must face the fact that the colleges are going to be from two to five times as big as they are now, yet they must at the same time devise systems of instruction and college and university plants which shall save, refine, and make effective each boy and girl's personal fineness, uniqueness, and peculiarity—a system which shall make each student happy, successful, and good at his own private personal level of capacity and desires.

Dr. Wiggam wrote his article after intensive discussion with Dean Carl E. Seashore of the University of Iowa. Dean Seashore has recently made a five-year study of American higher education which Dr. Wiggam considers the most important survey of education ever completed.

Even an educational report can have a soul, and the soul of this report is embodied in the motto which Dean Seashore has developed and which would do well to be blazoned above the doorway of every school and college. That motto is: Keep each student busy at his highest natural level of successful achievement in order that he may be happy, useful, and good. . . . As to what this far-reaching formula means, I prefer that Dean Seashore should tell you in his own words:

"This formula cuts at the root of one of the most pernicious theories of all educational systems. That theory is, that where the great Creator has failed to make all human beings equal, it is the business of the school to try to make them equal.

"In order to justify this improvement on the Creator's ideas, the schoolmen have found cover under five arguments, which many of them are still advancing with disastrous persistence. These argu-

ments are, first, that this procedure works towards a democratic ideal; second, that it represents the rights of individuals; third, that it is good for the lowly individual; fourth, that it is justified by results; and fifth, that it is necessary for the operation of educational machinery. Each of these is an alibi, and represents a fundamental error and misconception of fact.

"In answer to the first argument, the true democratic ideal is not equal distribution to all, but *equal opportunities in proportion to capacity*. The second argument is just as fallacious; individuals do not have equal rights either in education or anywhere else in life. The genius and the moron do not have equal rights to wealth, social privileges, or knowledge. . . .

"But your instructor with a glow of charitable, and what he thinks is democratic sentiment, advances the third argument. He says, 'It is good for the poor student to hear the good student recite.' The fact is, it is not good; the humiliation of the poor student in the presence of the good student is all too often heartrending. . . .

"The fourth argument, that this pro-

cedure is justified by results, has a superficial appearance of truth. . . . The instructor does succeed in making the gifted student and the slow student so nearly alike that when they come out of college it is difficult to tell the two apart. But it is always because he has dragged the good student down; the poor student cannot be raised above his own natural level. . . . As to the fifth argument, you will see as we proceed that it is not only not necessary to the operation of educational machinery to treat all students alike, but that it clogs the whole educational machine, and results in injustice to all concerned.

"It is obvious from the foregoing remarks that this whole new educational program has two great objectives: first, individual attention to each student in order to develop his highest effectiveness, and second, keeping up, indeed constantly increasing, mass production. . . .

"One thing, at least, is certain, that we shall never have a true science of education until each individual in the entire mass is brought to his highest possible level of development."

Parachutes!

By LIEUT. H. B. MILLER, U. S. N.

Engineering Officer, Fighting Plane Squadron Two, Battle Fleet, U. S. Navy

From the October Aero Digest

IN APPROXIMATELY the year 1790, J. P. Blanchard, a Frenchman, first used a parachute in conjunction with a balloon. An unfortunate and unwilling stray dog was the first jumper, and he had to be thrown over the side of the balloon basket by the scruff of the neck. The tests were considered successful, and three years later Blanchard himself essayed a jump. Because his rate of descent, however, was a trifle high, he suffered a broken leg.

On October 22, 1797, André Jacques Garnerin made the first entirely successful parachute drop at Paris. His apparatus oscillated so violently from side to side that it was thought for a while that he would surely be thrown out of the basket, which at that time was always suspended from a parachute. . . .

The development of parachutes progressed slowly, and of necessity with balloons. Balloons were even deflated in the air; the loose fabric gathered in the top of the surrounding network formed a perfect parachute.

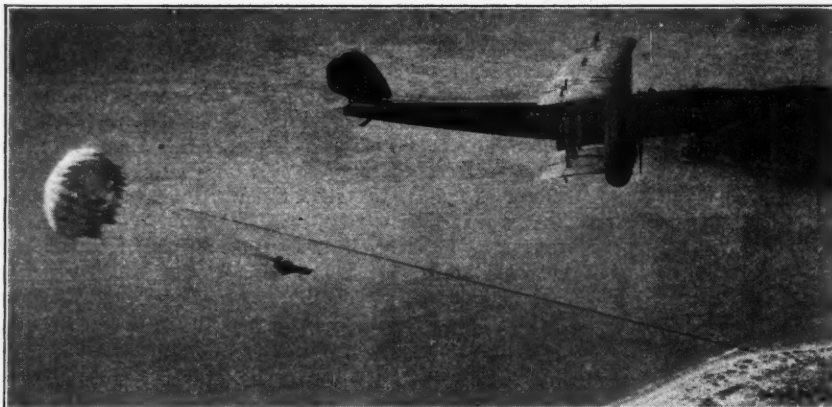
Before the World War, parachute jumpers were dare-devils who earned a precarious livelihood by thrilling the crowds at county fairs. The "jumps"

were really "releases" from a free balloon. The parachute was usually secured to the hanging-bar of the balloon by a light cord. The lines, or shrouds, were secured to a harness worn by the jumper. When sufficient altitude had been reached, the performer opened the gas valve on the balloon, released his grip on the hanging bar, and fell clear. His weight was sufficient to break the cord holding the apparatus to the balloon.

The parachute generally opened immediately and lowered the jumper to the ground, where he commandeered the first available horse and buggy to give chase to his falling, runaway balloon. He was always followed by an admiring army of small boys. His chase successful, the "death-defying aeronaut" returned to collect his salary. The more canny of the fair treasurers never paid the balloonist before the jump, because there were cases on record where the parachute had failed to open!

The advent of airplanes, however, introduced a new factor in jumping. A balloon, if it moved at all, continued to gain altitude, especially when the weight of the jumper was removed. This was an ideal condition for the jumper,

Ten Leading Articles



since there was no danger of his 'chute fouling on the balloon. The airplane, on the other hand, was a fast moving machine, which might hit a person after he had jumped over the side. What was worse, the parachute, with its long tenuous folds, might foul some part of the plane and drag the aviator along dangling at the end of his useless 'chute.

Nevertheless, in March, 1912, Captain Bert Berry made the first jump from a plane at Jefferson Barracks, Missouri. The plane was a Benoist Pusher, piloted by Tony Jannus. The parachute was packed in a metal cone fastened under the forward part of the plane. Berry climbed down to the axle, slipped into the harness, and dropped from the plane. The jerk of the fall pulled the parachute out of its container, broke the retaining cord, and settled the adventurous captain gently down to earth.

The World War transposed aviation and its offspring, parachute jumping, from the adventure to the business class, Lieutenant Miller writes. It demanded planes and men beyond the safety limit. Parachute flares were used as illumination, and black-robed spies were lowered by black parachutes at night into the enemy's territory. Balloon observers depended on parachutes as their only life-saving device.

To Germany appears to belong the credit for first applying the parachute to heavier-than-air craft. At first each pilot made his own. Eventually each squadron began to manufacture such equipment for its own pilots, and finally the German Air Service began to supply all of its airmen with parachutes.

These safety devices were crude affairs, at best. A box or bucket was built into the plane with the opening downward. In this was piled the parachute. The harness was, of course, worn by the aviator. The theory was that the man would jump and pull his parachute out of its compartment as he went. Actually, the fabric was more than apt to foul on the plane and fail to allow the aviator to

fall clear, but it was better than nothing.

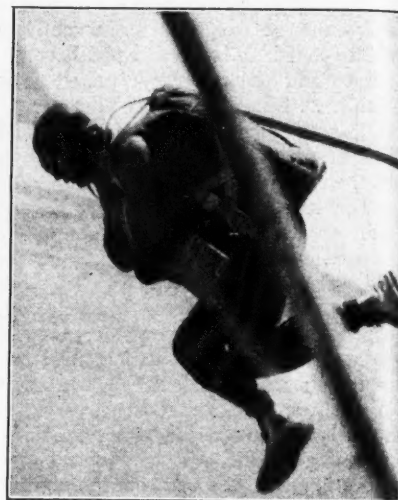
During the spring of 1918 the first successful emergency jump was made by a German flyer in a Heinecke parachute. This German was patrolling near the front lines at about 22,000 feet, in terrifically cold weather. Suddenly his plane burst into flames. Here was a problem to test anyone's nerves. No one had ever before been saved by deserting a moving airplane during an emergency. Should he jump and either be saved or quickly destroyed, or should he stay with his ship to await a slow, fiery death? What thoughts must have flashed through the mind of that pioneer! After a few futile attempts to extinguish the inferno by side-slipping, the pilot made his momentous decision. He leaped over the side. His parachute opened immediately. His progress downward was made directly over the front lines, but at the last moment a gust of wind drifted him behind the American trenches. The German's legs were nearly frozen, and both of them had been shot by soldiers in both lines. As if the aviator had not encountered sufficient danger for one day!

The Allied Air Forces immediately adopted the balloon parachutes that appeared most practicable for their airplanes. From these the newly organized American Air Service developed two types of parachutes, which combined the best qualities of the Allied safety devices. During the same period, the Engineering Division of the American Air Service was carrying on extensive experiments in the United States. Then the War ended.

The experiments were continued, however, at McCook Field, Dayton, Ohio. . . . Very little data was available for the work. The parachute designed by Charles Broadwick offered some ideas to the investigators. No one knew what quality of material was most desirable, nor the inflated shape which would give the best results. It was known, however, that it was imperative for the parachute to be manually operated; that is, when the aviator jumped from the plane, his parachute would be with him un-

STEPPING OFF INTO SPACE

There are two types of parachute jump. At left is shown the pull-off jump, in which the flyer stands on the wing of a plane, opens his chute, and is pulled off. The free-fall jump, shown below, is used in emergencies. The flyer leaps from the plane, allowing himself to fall well clear before opening his parachute.

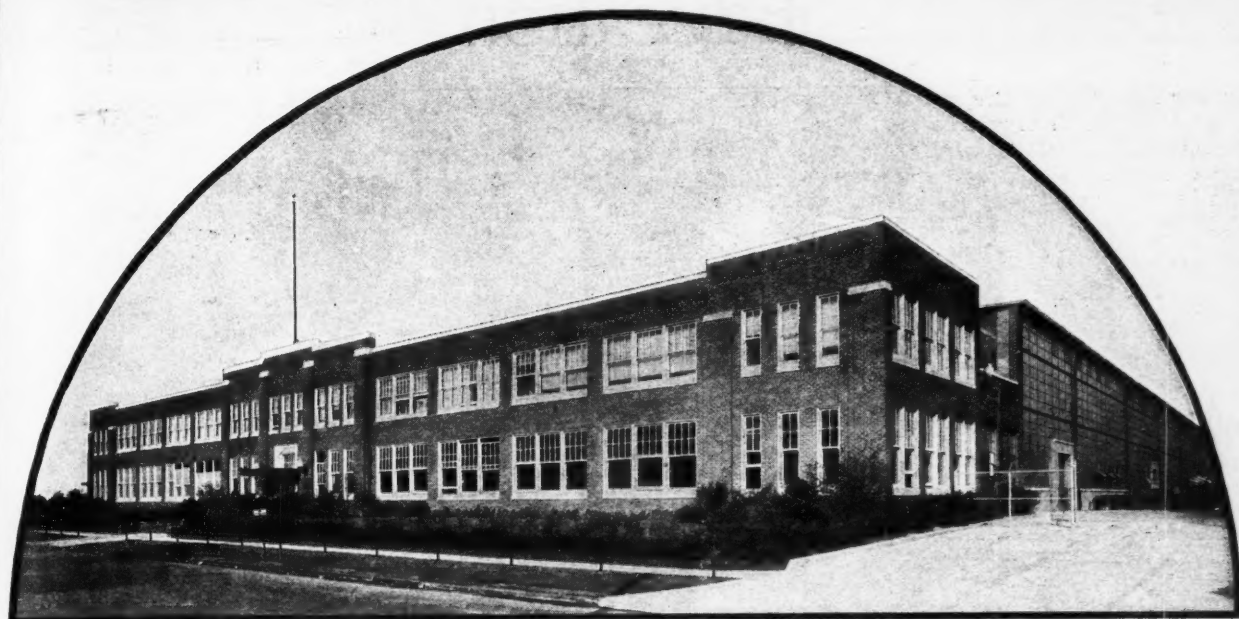


opened until after he was entirely clear of his ship. The jumper would then operate some opening device and float to earth under the inflated 'chute. . . .

The first emergency jump with a pack parachute took place on October 20, 1922. Lieut. H. R. Harris of the Army was engaged in a dog fight over McCook Field. His pursuit plane was placed in a steep bank while making 150 miles per hour. Suddenly the wings began to vibrate severely, tearing apart internally. Lieutenant Harris quickly decided his only chance was to jump. With this in mind, he unfastened his safety belt and stood up in his seat. He was blown from the diving plane, and after some difficulty, found the rip-cord ring which he pulled. Although he had fallen from 2500 to 500 feet before opening his parachute, he suffered only a few bruises. . . .

The minimum altitude for an emergency jump consistent with safety is considered to be not under 400 feet. Yet Walter Lees, a civilian pilot, who was flying a German war type LVG airplane near Dayton, jumped while his ship was at an altitude of 150 feet after his controls had jammed. The rip-cord was pulled and the parachute opened immediately to give the pilot a safe landing.

The parachute is not a panacea for all the deplorable accidents that happen and are bound to happen to airplanes as long as the human element enters into their operation. It offers, however, a chance to the flyer when he needs it most of all. If properly used, it will operate without fail. For military pilots it is an absolute necessity. Its use is increasing in commercial aviation, and when sufficient development has taken place, its use, in some form or other, will be universal.



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Mass Production in College

MASS PRODUCTION of college graduates is good for seven of every ten American college students, contends William I. Nichols in the *Atlantic Monthly*, but it does not meet the needs of the true scholars, the adventurers, the artisans, and the artists. Parents often send their children to college much as they send them to the dentist, not realizing that the problem is less simple. Many a boy now in college should never have gone there.

"As long as any non-academic interest occupies first place in a boy's scale of values he should be given 'time out' to investigate it before he is sent to college," writes Mr. Nichols, who until recently was an assistant dean at Harvard. "It may be that the boy will find that he is totally mistaken. A little actual experience on a farm may convince him that his interest in agriculture is not so deep as it once seemed; some time in a studio may reveal that his talent is not so great as he fancied. In that case, he can always return to college. But, until he has cleared the way for himself, and convinced himself that he belongs in college, he will never approach his college work with that singleness of purpose which brings success and satisfaction.

"It is not a waste of time for a boy to spend a year after leaving preparatory school in such experiment. Either he finds that he likes his work and continues in it or he finds that he does not and comes to college without misgivings. In either case, he will have avoided the aimless and meaningless college years which are the real waste—a waste of mind and spirit, as well as time, for many students."

It may seem strange to contend that the scholar finds the atmosphere of the college uncongenial. But the situation is explained, according to Mr. Nichols, when we consider how the colleges were forced to modify their methods of instruction to meet the invasion of rapidly increasing hordes of would-be students during the past thirty years. Majors, minors, and prerequisites were demanded of all, scholar and dub alike. But there is hope for the real scholar, for this condition is slowly being changed for his benefit at Harvard, Princeton, Swarthmore, Smith, and other colleges.

The artisan has no such future to look forward to. He is happiest when work-

ing with his hands—on a farm, in forests, laboratories, or workshops; but he is miserable as he plods wearily on through a college curriculum that is meaningless and worthless to him. Mr. Nichols tells of one such student, who had failed in all his college courses and was interested neither in them nor in any sort of college activity.

"But surely you're interested in something?" Mr. Nichols asked.

"Why, yes," he said apologetically, "I'm awfully interested in bird banding."

This boy, Mr. Nichols admits, would never have made his fortune as an ornithologist; but, he contends, neither would he have made his fortune in his father's business, and he would certainly be far happier working in a bird reservation.

"There would be far less tragic work for college psychiatrists," Mr. Nichols believes, "if boys of this type were set to hewing and hacking before their enthusiasms had been allowed to evaporate and their minds to turn inward, in the course of four unreal years in the thin air of college."

The academic mind is of little value to the adventurer, who would explore the world by airplane, sailboat, or dog sled. A century ago he ran away from home and sailed around the Horn; in the 1850's and 1890's he joined the gold rushes to California and the Klondike. Today he is interested in aviation, and undergraduate flying clubs at Yale and Harvard are extremely popular with the students but are not warmly welcomed by the authorities. The flyers naturally spend more time with their planes than they do with their books, and so Mr.

Noteworthy Articles on Education

THE CONVENTION OF GOING TO COLLEGE, by William I. Nichols; October *Atlantic Monthly*. Reviewed on this page.

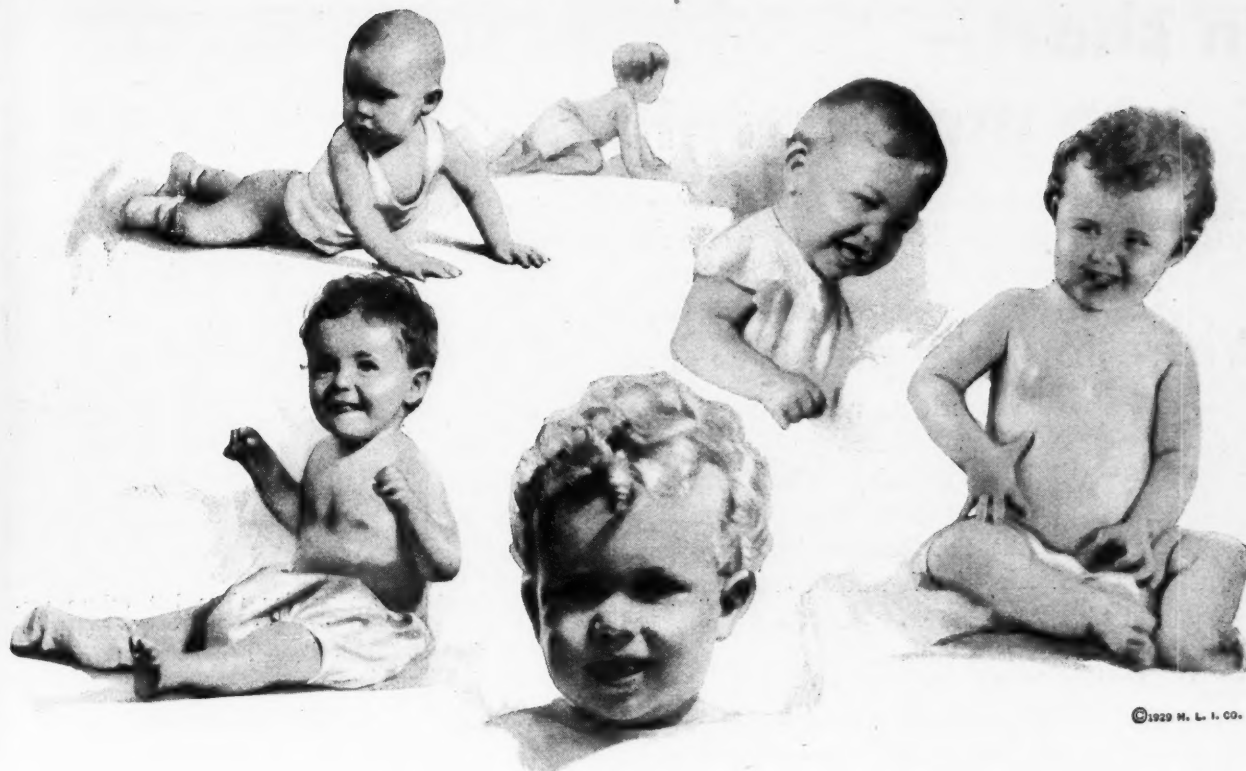
A DREAM OF FAIR EDUCATION, by Alfred M. Brooks; September 14 *School and Society*. A college teacher explains why he welcomes the undergraduate demands for freedom in choice of studies, abandonment of petty rules, and responsibility for expenditure of time on extracurriculum activities.

A PROPHET'S HONOR, by Charles Lowe Swift; September *Independent Education*. Reviewed on page 106.

MAKING HISTORY LIVE, by Elizabeth Lindemann; Fall *Progressive Education*. Reviewed on page 110.

FITTING THE COLLEGE TO YOUR BOY AND GIRL, by Albert Edward Wiggam; October *Scientific Monthly*. How the college of the future will enforce its motto: "Keep each individual busy at his highest natural level of successful achievement, in order that he may be happy, useful, and good."

WHEN IS A TEACHER NOT A TEACHER? by Max McConn; October *North American Review*. A protest against the demands for research made of those who would teach.



Lucky Babies

LUCKY indeed is the baby who has a mother wise enough to follow the doctor's advice—"Bring the baby to me when he is six months old and let me protect him against diphtheria. That is one disease he need never have."

Last year more than 100,000 children who were not inoculated had diphtheria. About 10,000 of them died—an average of more than one every hour of every day in the year.

Will 10,000 innocents be sacrificed next year because some doctors have failed to warn mothers or because mothers have forgotten their doctors' warning?

Prevention of diphtheria through inoculation with toxin-antitoxin should not be confused with treatment of the disease by means of anti-toxin. The latter is a cure—the former prevents.

This disease has practically disappeared in many cities where the people have backed their health authorities in preventing diphtheria by inoculation with toxin-antitoxin. But diphtheria finds its victims wherever people have been misled by false reports as to the alleged danger of inocula-

Even when diphtheria is not fatal, it frequently leaves its victims with weakened hearts, damaged kidneys, ear trouble, or other serious after-effects. The majority of deaths from diphtheria are of little children less than five years old. If your child, so far unprotected, has not been stricken by this arch-enemy of childhood, your good fortune is a matter of luck—not precaution. If he is more than six months old, take him to your doctor without delay and have him inoculated.

Diphtheria can be prevented by simple, painless inoculation which is lasting in its effect. Call up your doctor now and make an appointment.

tion or have not learned to seek the protection which inoculation gives.

The Metropolitan Life Insurance Company will gladly cooperate through its local managers, agents and nurses, with State or city authorities to stamp out diphtheria. Detailed reports showing how various cities organized their successful campaigns for "No More Diphtheria" will be mailed free of charge. Ask for Booklet 119-V.



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Education

Nichols makes the suggestion that such boys would do better as students at an aviation school than as students at college.

"Aviation is not the only activity which appeals to boys of this type," continues Mr. Nichols. "Expeditions of all sorts recruit largely from them. On medical expeditions up the Congo and Amazon, on geological surveys in the Alps, on game hunts in Alaska and Indo-China, on polar expeditions, and on the less pretentious trips of those vagabonds who are following the royal road to romance, some of the most able and stalwart wanderers are rebels escaped from collegiate routine. Of the four Harvard men with Commander Byrd in the Antarctic, for example, only one has a Harvard degree. The remaining three left college prematurely after various sorts of difficulty with their work.

"It is not tactless to mention this fact, for it casts no reflection on these particular boys, and it does serve to illustrate again the moral that college does not offer training for certain very legitimate forms of human activity."

The student of art will be benefited by the college's courses on the history and appreciation of music, literature, and the fine arts. But it is different with the would-be artist, who strives after perfection in creative art. For what he hopes to accomplish is achieved not in the classroom but only through practice under individual instruction. The violinist in college is faced with a dilemma: either he must give up his intense efforts to master his instrument, or he will flunk out. Grub Street, not the lecture hall, is the avenue leading to primacy in literature, if the biographies of our writers mean anything.

"The system now in vogue at most colleges trains average people to do useful and honorable work along standard lines," Mr. Nichols concludes. "But it does not encourage individuality. It helps and encourages students to follow the broad cement roads to quick and apparent forms of success, but it does not guide them along the side roads and bypaths which often lead to great and unexpected discoveries.

"Most of us belong on the main road. The scholars, the artists, the artisans, and the adventurers do not. They are a small minority, but they are a very important minority. It is to them that we must look for many of our greatest achievements. I appeal for them, because it is more important to our civilization that one potential artist like Shelley, one scholar like Gibbon, one artisan like Edison, one adventurer like Lindbergh, be kept out of college than that a thousand more incipient junior executives, Ph.D. candidates, and museum curators be let in."



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The American Home

Education

Prophesying in the Prep School

THE PROPHECY AS to the future of a student made by a preparatory school-master is based on a knowledge of the boy gained through day-to-day living with him, in the classroom, in dining hall, on the athletic field, and in his room. Yet often these judgments are wrong, states Charles Lowe Swift, a member of the faculty of the Hill School, in Pennsylvania, in *Independent Education*.

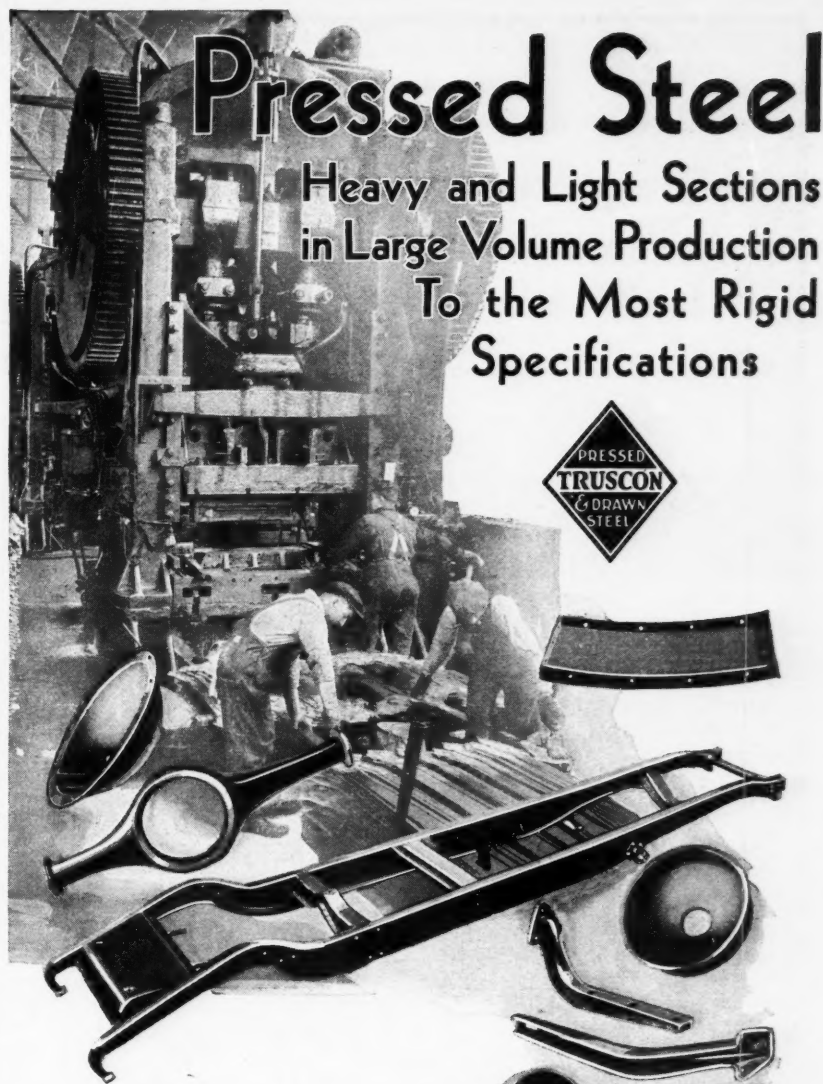
There was solid, stolid Peter, whose slow mind could not grasp ideas as they passed. Work as hard as he could, Mr. Swift could make no progress with Peter, who often said: "I know I'm dull, sir, but I'm trying." And try he did, with a will, but without success. So at the end of the term Mr. Swift gave him up, and his report on the boy ended with this comment: "His ideas need to incubate in the sunlight of fourth-form learning for another year before his mentality hatches." So Peter became a repeater and continued his policy of trying, and eventually he confounded all his critics on the faculty by graduating.

Recently Mr. Swift learned that Peter is now an instructor in English at Harvard and is happy and successful.

One day, writes Mr. Swift, "I saw several students cautiously but with evident joy peering over the shoulder of Marvin, a youth of doubtful standing and slothful habits, who was scribbling on his spelling pad while I was aggrandizing the amazing energies of the prolific Sir Walter. I reached for the pad, saw the distorted outlines of my features on it; took a long breath and delivered a sharp phillip against the time-wasting proclivities of the artist. I warned him that his indifference to the higher forms of learning might result in the sudden and tragic termination of his career at school unless he took from the haystack of his heedlessness the needle of thought and mended his badly frayed habits."

Several masters agreed that Marvin's future attainments would not be great; but the boy graduated from school, went on to the university and then to art school; and today, adds Mr. Swift, "his cartoons are beginning to be copied by journals that circulate among the cognoscenti—and in an old sea-chest that harbors my most cherished possessions is the early sketch of that graceless scamp."

Far different was Anselm, whose mind was far, far away. He spent hours over his books—but not in them. He accepted correction cheerfully; but his dreams appealed to him more than did his books. His masters labored valiantly with him, for they recognized his real worth; but in vain, and they passed him on to others,



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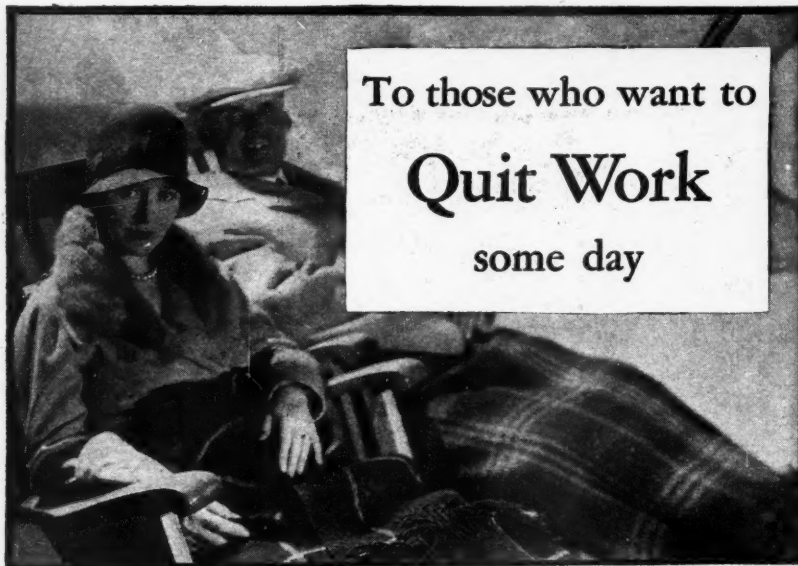
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Education

more hopeful. He finally succeeded in graduating from school.

"Last summer I met him on Broadway," Mr. Swift continues. "His greeting was like a month of sunshine. His family was west, he possessed eighty-five dollars and a desire to browse about Arthurian England for a few weeks. He had arranged to earn part of his passage on a tramp steamer, was sailing on the following morning, and was a bit annoyed because his suit-case had gone astray. I later learned that he had sailed without it, that he saw his cherished corner of England, and returned with two dollars and fifty-three cents and a fine old edition of Malory! This is his senior year in college. He is president of one of the strongest societies in the institution; editor of its foremost publication; has written one thesis that rocked the place."

Thomas was weak in ability and industry. His masters were discouraged, and he began to question his own powers. But his salvation came through athletics. The coaches restored his self-esteem. With stronger muscles came an improvement in his school work. The masters were amazed; but their amazement knew no bounds when he passed the dreaded college board examinations, broke an intercollegiate record, qualified for the Olympics and did well in his event, and graduated from college; and today he is a conscientious, prominent business man.

Reviewing the history of these boys, Mr. Swift concludes that "The human boy we see through a glass darkly. He is not a static quantity, nor is he stable or invariable. He is mutable, mobile, retrievable. Where he is at length galvanized by some inspiring contact he is subject to startling growth."

Nine Winners

THE NINE boy graduates of New York City high schools who this year won the Pulitzer scholarships (which pay tuition and an annual stipend of \$250 for four years of college) are almost entirely foreign-born or first-generation Americans. One of the scholars-elect is a native of Berlin; he arrived in this country only five years ago, when he knew no English. Another is a native of Greece, who came over six years ago. Six others are sons of immigrants—Russian Jewish, Italian, Irish, and Lithuanian. Only one is the son of native Americans—all four of his grandparents were foreigners.

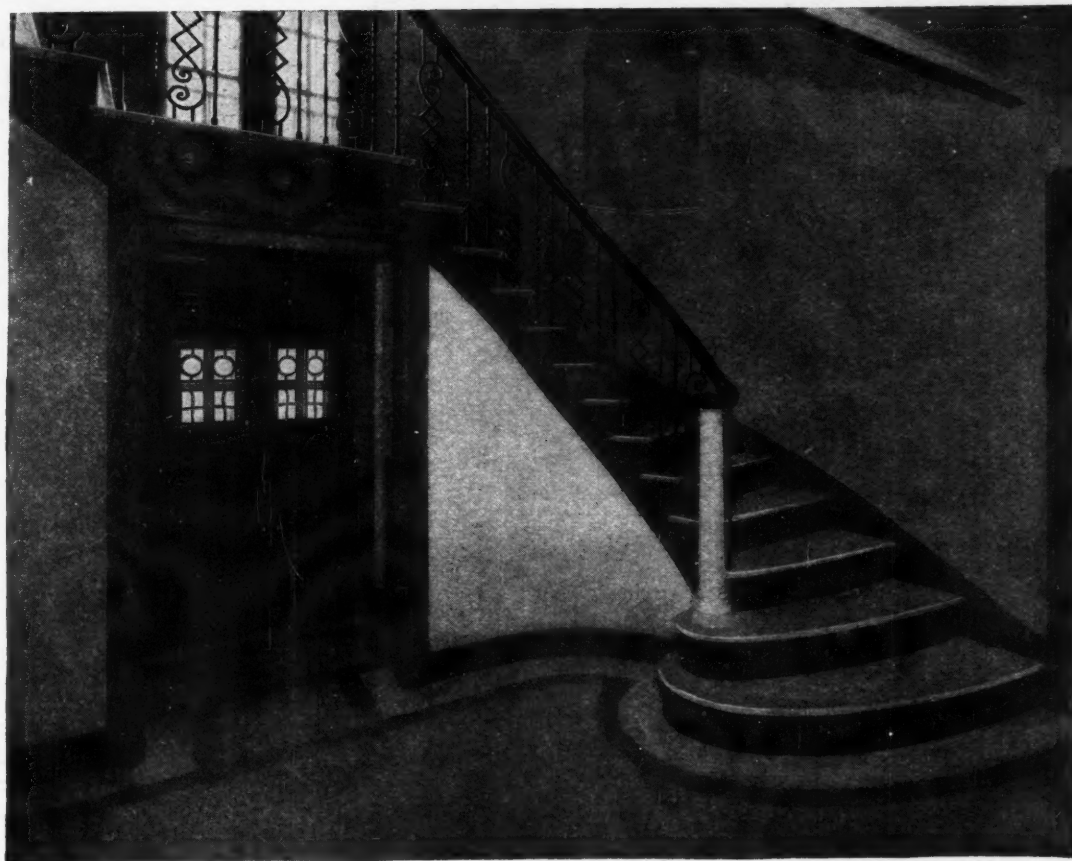
Six of the nine winners had to work their way through school, and in its announcement the Committee on Award stated that it "awarded the scholarships according to the need as well as the merit of the candidate." But the academic standing of the six was high.

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In this outstanding Michigan residence, the stairway, floor, door trim and wall base are of marble.

More is Expected of Marble

—and those of taste and culture are never disappointed in its matchless beauty and varied colorings.

This condition is readily and conclusively evidenced by its almost universal use in homes where discriminating appreciation demands an atmosphere of distinction.

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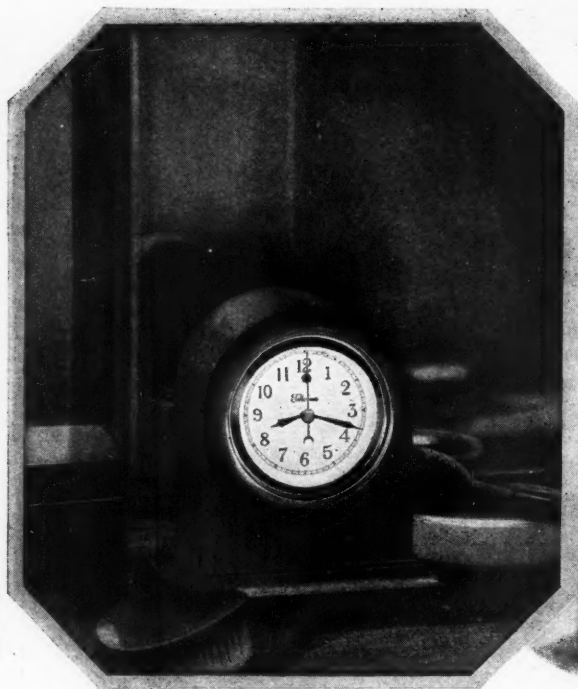


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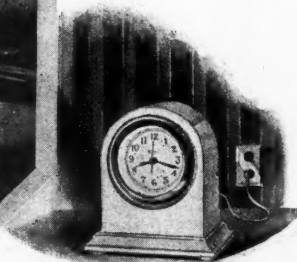
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(Illuminated)



Three models, "Auburn", \$23.00
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SILENT SENTINEL OF THE NIGHT

-the illuminated dial Telechron!

HAVEN'T you long wanted a dependable clock to tell you the correct time *all the time*—both night and day?

Now you can gratify this wish with an attractive illuminated dial Telechron Clock. An invisible tiny Mazda Lamp gives a soft indirect illumination so that the time can easily be seen in an otherwise darkened room . . . (light may be turned on or off at will by means of a small switch at the back).

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Telechron
—the Springless Electric Clock
WARREN TELECHRON CO.
ASHLAND, MASS.

In Canada, Canadian General Electric Co., Toronto, Ont.

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Education

Making History Live

DURING THE PAST few years the pupils and teachers of history and English in the Paul Hoffman Junior High School in New York City have been writing and printing books in an effort to make history real and alive for pupils in a way that textbooks fail to do.

Writing of this experiment in *Progressive Education*, Elizabeth Lindemann, teacher of history and civics at the school, states that when one of their books was read to a class of eight-year-old students, "their response was an applause at the end of the reading." She adds: "These books are of practical use to us. Their essential value, however, lies in the participation of a number of pupils in a creative piece of work. Competition is not our aim."

The first book turned out in this manner was entitled "The Story of the Bronx," the preparation of which entailed visits to Poe's Cottage, Van Cortlandt Park Mansion, Grant's Tomb, and the Roosevelt House, where free-hand drawings were made, to be used later as illustrations for the book. The second book was "Routes to the East," containing chapters on Marco Polo, Columbus, the Cabots, Hudson, and the search for the Northwest Passage.

Next came "The Colonial Book," which is in the form of a series of letters portraying the social life in the various colonies. It was extremely difficult for the pupils to make themselves a part of the life that they were describing as well as to write in the language of three centuries ago. They read aloud in class William Bradford's "History of Plymouth Plantation" and contemporary writings of Pennsylvania and Virginia.

"Our method of group work may be criticized by some as detrimental to individual initiative," Miss Lindemann adds. "We keep in mind, however, no arbitrary procedure. It is interesting to note the general tendencies of a group of children working out their ideas under guidance. The children of exceptional ability write, asking few questions and paying little attention to what the others are doing. Here is scope aplenty for individual initiative and original work. Others work out a story together. In the unusually difficult stories and letters the whole group gives suggestions."

"These same children, who form a group not larger than twelve, could not possibly do the work involved in making the books. Other groups in the school are doing the drawings, cutting the linoleum blocks, printing the book, and binding it. 'By the spirit of helpfulness of many we were able to produce this book,' is part of the foreword in 'Routes to the East.'"

WARREN TELECHRON CO., Ashland, Mass.
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Your face knows it's winter...

*And so does your
Gillette Blade, for it
has extra work to do*

THE biting winds of winter contract your skin, make it rough—hard to shave. Your razor then has a far more difficult job to do than it has in summer.

Yet you can always get a comfortable shave, no matter what the weather does to your face. Why?

Because your smooth, sure Gillette Blade never changes, under any conditions. It can't. Machines, accurate to one ten-thousandth of an inch, ensure its even precision.

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You may not wear the same face in November that you do in May, but count on Gillette Blades to shave you smoothly, swiftly, surely. They keep your face feeling young, and looking it. Gillette Safety Razor Co., Boston, U. S. A.

★ Gillette ★



There's a lot of difference between the cold, wind-stiffened skin of late autumn and the tanned, freely perspiring face of July—and it makes a lot of difference in shaving. Yet it's easy to enjoy shaving comfort all the year round. Simply take ample time to soften your beard. And use a *fresh* Gillette Blade frequently.

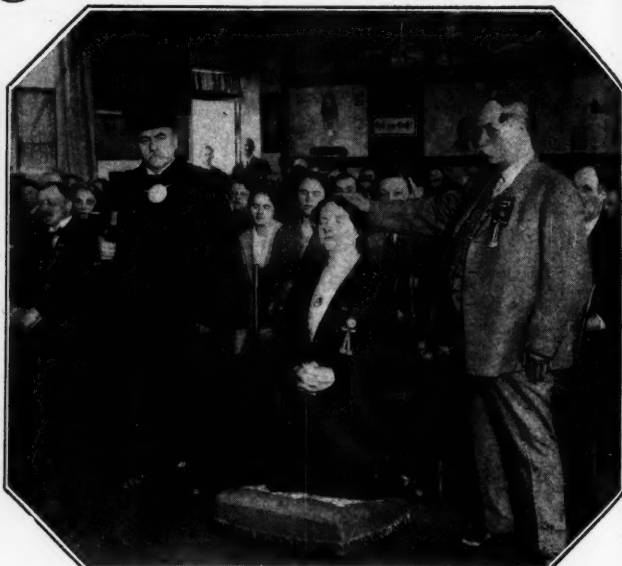


King C. Gillette

THE only individual in history, ancient or modern, whose picture and signature are found in every city and town, in every country in the world, is King C. Gillette. This picture and signature are universal sign-language for a perfect shave.



BAPTIZING FOLLOWERS OF AIMEE SEMPLE McPHERSON



A GERMAN SPIRIT SERMON UNDER JOSEF WEISSENBERG

Religion Run Riot

By DR. FREDERICK LYNCH

Educational Secretary, Church Peace Union

ANYONE WHO IMAGINES for a moment that the Americans are not a religious people is mistaken. Americans take to religions as a duck takes to water, especially if they are new ones and offer big returns for the faith and money one puts into them. The country is overrun with Messiahs, and all of them have followings ranging from hundreds to thousands. A recent Saturday edition of the *New York Sun* contained announcements of over one hundred and forty religious services for Manhattan alone, and of these fully half had to do with cults and sects bearing no relation to orthodox Christianity. Many of these cults advertised not only Sunday services but from three to five others during the week. The most outstanding of them were perhaps Russelism, New Thought, Theosophy, Spiritualism, Christian Science, Unity, The Four Square Gospel, and the various lectures of the Swamis. Indeed so widespread and successful have our cults become that they form the subject of a recent rather remarkable and entertaining book, "The Confusion of Tongues," by Charles W. Ferguson.

One cannot face these astounding symptoms without at once being led to ask: What is the apparently irresistible appeal in all these strange cults? Why do the people leave the old churches in such numbers and flock to Russelism, Christian Science, Unity, New Thought, and the Swamis and all the rest? How

can great movements with nothing distinctly Christian about them, grow up right in the midst of the churches? How do they win thousands, build marble cathedrals, found cities of their own, establish great publishing houses, and send missionaries throughout the country and to other lands as does Mormonism? Why is it that we find, as Mr. Ferguson says, the genuinely religious type of mind not in the orthodox churches but rather in the cults? What accounts for all this luxuriance of religions among the American people?

THE ANSWER is very simple, namely: *They offer so much*, and most of what they offer is not only big, but concrete and immediately available. It is for use here and now, and not in a world to come.

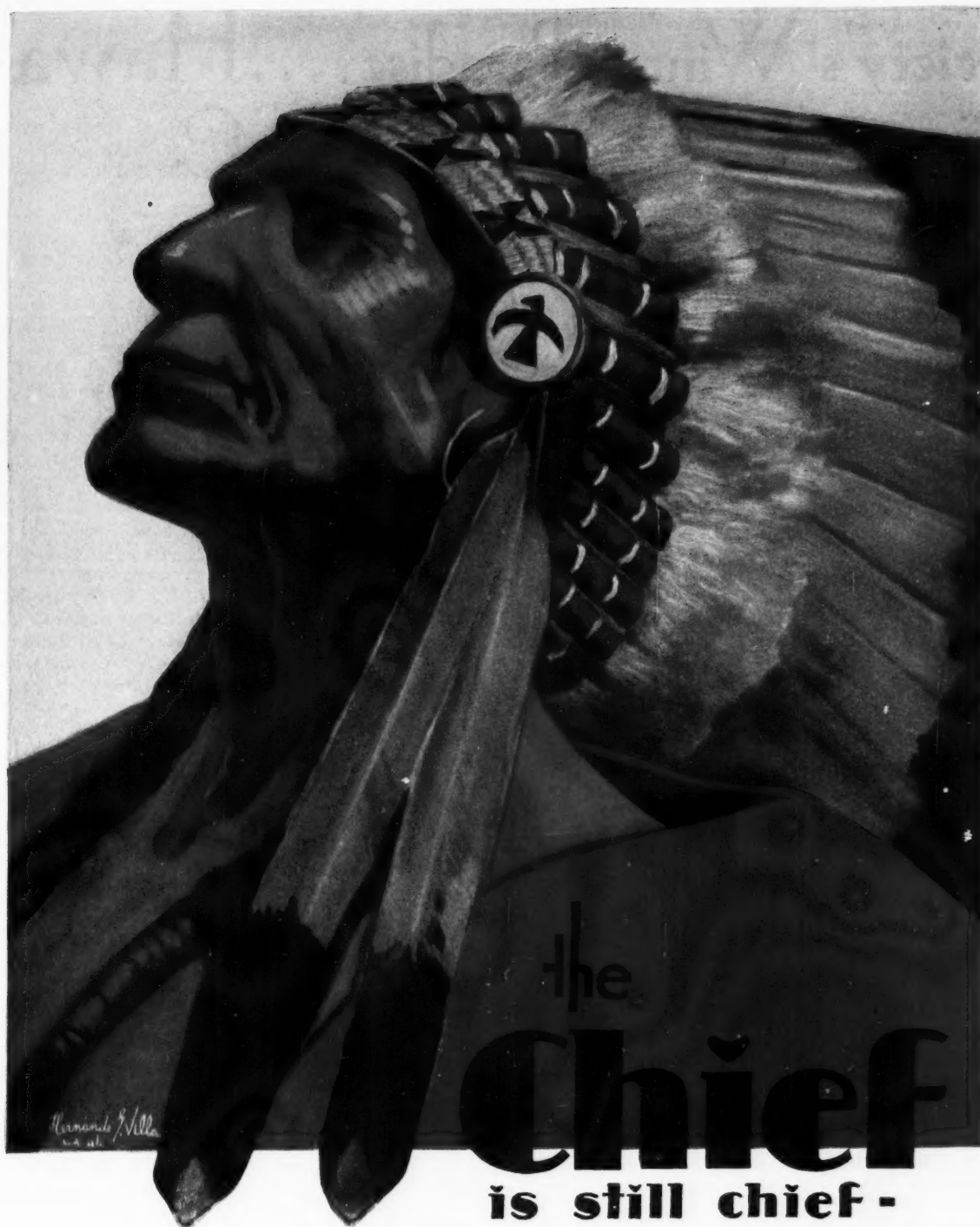
Furthermore, most of the offers can be measured in material terms as well as spiritual. These cults promise not happiness hereafter but prosperity now. They heal not only broken hearts but broken legs. They offer their followers not only distinction in heaven but social standing here. They offer power not only to conquer sin but to conquer inferiority complexes. And, what especially appeals to the average American, they promise him power to be superior to both his neighbors and his environment. To quote Mr. Ferguson on this point:

"The cults offer to do something that the regular churches make no pretense of doing, and they offer to do what they do

painlessly and quickly. They will solve any problem over night, and the results are practically guaranteed. They promise to provide, often in ten lectures, something that the average church long ago gave up hope of providing. They address themselves to the actual, and not to the imaginary problems and desires of the American public. The New Thought, with its constant thought of prosperity, its opulent-consciousness, its belief in the limitless possibilities of the individual, is simply American psychology on dress parade."

It is of especial interest that not only do these various religions offer abounding, radiant, rampant health—so much health that you do not know what to do with it—but they offer powerful personality to the flabbiest and the most commonplace man. They promise him personality that will lift him out of obscurity into prominence, out of inferiority into superiority, out of the crowd into distinction. If there is anything the average American hates it is to be a nonentity. The church offers to save him from his sins. The average American is not worrying about his sins, but he is worrying about his weakness, his commonplaceness, his lack of impressiveness, his inability to assert himself and to rank as high or higher in the community than the next man.

One has only to read the advertisements in the magazines of Unity and other cults to see the offers which appeal to the



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The Indian - detour - Grand Canyon Line

W. J. Black, Pass. Traffic Mgr. Santa Fe System, 1240 Railway Exchange, Chicago Ill.

Am interested in winter trip to _____ Please send detailed information and descriptive folders.

Name _____ Address _____

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140 SO. DEARBORN - - - - -	CHICAGO
215 MARKET ST. - - - - -	SAN FRANCISCO
723 W. SEVENTH ST. - - - - -	LOS ANGELES
1805 ELM ST. - - - - -	DALLAS, TEXAS
1319 FOURTH AVE. - - - - -	SEATTLE
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Los Angeles, Calif.
655B Chamber of Commerce Building

LASSCO Line from Los Angeles
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730 SO. BROADWAY - - - - -	LOS ANGELES
521 FIFTH AVE. - - - - -	NEW YORK
119 W. OCEAN AVE. - - - - -	LONG BEACH
140 SO. DEARBORN - - - - -	CHICAGO
685 MARKET ST. - - - - -	SAN FRANCISCO
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CORAL sands gleam today with gay Cosmopolites lured from the far reaches of the earth. The throbbing colors of Deauville, Cannes, famed watering places of the world, merge with the lavish tints of the South Seas... their glistening greens and tropic golds and the million shifting shades between. The sparkle of Continental smartness is on great hotels that jewel the shore at Waikiki... Everywhere is the zest of anticipation... the vibrant thrill that marks the pre-holiday season in the Paradise Isles.

«Sophisticates enticed by the bizarre have opened the season each year a little earlier. They have come to know the rapture of Christmas under a velvet sky... windows ablaze in the palaces of departed Hawaiian Kings... clear-throated carols ascending to pendant stars that glow like orbs of fire through the fronds of swaying palms... They come in the mellow beauty of autumn to linger until languorous spring bursts into the crashing colors of Hawaiian summer... For them winter is only a fiction... They know tonight the miracle of a moon of molten silver pouring its translucent sheen over majestic mountains and dancing waters... the haunting harmony of sobbing steel-guitars and plaintive voices that rise and fall on vagrant breezes that drift in from the sea.

«They have learned that Hawaii is just a few days away... a land of enchantment at the end of a blissful interlude of sun and sea and sky on luxurious liners as proud as any that float. They know it as the magic place where shimmering rainbows drape verdant golf courses... where friendly beach-boys weave native hats or conquer racing waves, erect on charging surfboards... where sporty denizens of the deep lurk in constant challenge to the mettle of the ardent fisherman, or idle days may be dreamed away in tropic bowers still primitive and unspoiled.

You can go from any of the four great gateways of the Pacific in four to six days, according to the liner selected. And you do not have to bother with passports or other formalities. Hawaii is an integral part of the United States... —as much so as your own State...

Colorful... FALL AND WINTER IN SOUTHERN CALIFORNIA



Colorful Palm Springs, Painted by Hanson Putbuff

© A.V.C. 1929

MORNING in the desert! The sun rising edgewise over snow capped mountains... rimming the horizon... is the very same sun which greets you at home, yet not the same. There is an effulgent glow, a bejeweled nimbus about this great orb which you see at its best through the clear dry air of the desert country.

Noon in the desert is warm and summer-like. Grotesque shadows of the palm trees make silhouettes in black and white on the expanse of sand and sunlight. The air is crystal clear. Mountains fifty miles distant seem but a short hike away... over the sand and sage.

Sunset in the desert! Words are but feeble things... to tell of the aura of color... of the chromatic fantasy of tone... of the great blotched shadows of lilac, blue and green... painting the mountain sides... extending through canyons... and far out over the desert plain.

Night in the desert. In the cool of the evening... you sit on the edge of a lagoon and watch the biggest of moons come streaming up from the ink-black depths of a mountain range. All your familiar and favorite stars are there... high up in the lofty ceiling sky... but in between them are so many more that your astonished eyes see no clear ether... the whole great, illuminated firmament is

packed... and packed tight with stars. But what can you do in this marvelous desert country? Is it all sunset and scenery? How can one have a good time?

You may ride the hills; you may follow the winding trails across the mesa; you may explore the bridal paths of the canyons; you may golf... play tennis. Fine pools invite you to a morning plunge.

At five o'clock you may have conversation to the rattle of tea cups, and at night you may dance the hours away while the desert moon peeps through the curtain and tells of the marvels of the night without.

For the desert has been tamed. Here in a Southern California desert oasis surrounded by vast stretches of sandy waste you will find everything that civilization can offer. Fine hotels... sports... and the kind of people you like to meet and know.

Southern California has wonderful diversions to offer for your pleasure. Even her industry will thrill you. The vast oil fields of Los Angeles County make a memorable picture. The County's agricultural resources approximate \$95,000,000 yearly.

Come early this winter. Come to her mountains... her deserts... her coasts. Come early... bring the youngsters, there are fine schools here.

Mail the coupon for a de luxe book "Southern California through the Camera." 71 large photographs show many of the places you will wish to see.

Southern California



A TRIP ABROAD IN YOUR OWN AMERICA

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Please send me your free book "Southern California through the Camera." Also booklets telling especially of the attractions in the counties which I have checked.

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J A P A N C A L L S



The wonderlands of Japan, Korea and Manchuria are reached from the United States and Canada by the Nippon Yusen Kaisha, Osaka Shosen Kaisha, the Dollar Steamship Line, the American Mail Line and Canadian Pacific. Full information will be furnished by any of these Lines, the American Express Company, Thos. Cook & Son, any tourist agency, or by the

JAPAN TOURIST BUREAU
 c/o Japanese Gov't Railways c/o Nippon Yusen Kaisha
 One Madison Ave., N. Y. City 545 Fifth Ave., N. Y. City

IN Japan a new travel experience awaits you. Where else can you behold a mountain peak held sacred by a people? Where else can you tread in gardens that have been cultivated for a thousand years? Where else can you pause with the centuries amidst traditions and ceremonials as beautiful as those of Dai Nippon? Where else such enchanting seasons, each with its fresh array of blossoms? Where else such delightful shops, such temples and shrines, such treasures of art, such a hospitable welcome?

Japan calls—and to all these age-old charms adds every facility for today's comfort and amusement. Golf, bathing, hunting—all the smart sports—together with good motor roads, modern Continental hotels and great railroad systems assure an enjoyable visit any time of the year. *Japan calls.*

Religion

average American. They are not offers of salvation from sin, not even of freedom from bad habits. They are offers so to enhance your personality that your boss will single you out, that your friends will feel your presence and be impressed by you, that the women will be drawn to you at social functions as to a magnet. They offer to make you a leader among your fellows. Most of us do not realize how hungry the average American is for personality.

Now this is just one of the things these religions offer. They offer personality in ten weeks for ten dollars. When, to this offer of personality, you add health, prosperity, success in all your undertakings, you can see what a powerful appeal these new religions make.

If anyone thinks I am exaggerating, let him read the editorials of one of the priestesses of New Thought, Mrs. Elizabeth Towner, in her magazine *Nautilus*, or the advertisements carried by the magazine. Here is one: "Don't pay me a cent if I can't give you a magnetic personality. Five days' free proof. I can give you charm that makes you irresistibly popular, personal power that will indelibly influence the minds of your friends and amaze them."

IN THE LIGHT of the fact that most of the followers of these cults have been drawn from the churches one cannot help asking if the church has been altogether faithful to her task. Of course she cannot offer all these cults offer; but has she thoroughly explored her own gospel, has she consistently offered the world all there is in it? Forever their Founder was dwelling upon the fact that if their faith in Him was great enough they could achieve a oneness with God that would renew their strength and enable them to work marvels.

The church cannot preach that by repeating a formula every day one can be healed of cancer, or that by breathing in a certain way or controlling the solar plexus one can become a Yogi; but it can preach convincingly and persistently that the man who lives in the consciousness of his divine lineage, "practices the eternal life in time," as Harnack puts it: opens his soul to the constant indwelling of the presence of God; believes that there are reservoirs of infinite power that can be drawn upon by finite beings, will be lifted up and exalted into the world of Spirit, where dwelling, he will know new joy and gladness, move with repose and beauty, receive courage and power to be and do great things and to bear whatever life may send.

And can we not add that such a state of happy, commanding, hopeful being will have great therapeutic power? I simply raise these questions, but I ask

again, in the light of the success of the cults, has the church explored her gospel to the full and, if she has, has she preached it in all its amplitude, offered the world all Christianity has to offer?

Abolish the Argument!

A CONSTANTLY INCREASING number of religious persons are nowadays forsaking the church.

"These persons are those who all their lives have delighted in religion," writes Delbert Clark in *Plain Talk*. "They have gloried in the pomp and circumstance of a well-ordered church ritual; they have lulled their spirits or exalted them with the soothing or triumphant music of the Christian church. They have luxuriated in the cool, detached atmosphere of the ecclesia, with its dim light, its glory of stained glass casting prismatic sunlight on wall and pew, its deep-throated organ of many voices thundering anthems or crooning pastorales. Their religion has been esthetic, scornful doctrine and dogma, rejoicing in ritual and the appeal to the sensible soul. But the glory is departed, and the church, once their weekly haunt, knows them no more."

Why do these people stop going to church? Mr. Clark thinks it is because of the spirit of controversy in the churches. Almost every preacher is either a heretic or a heretic-hunter, and the man in the pew, attending church for religious consolation and inspiration, must listen to a sermon devoted either to a defense of the fundamental religious views of the preacher or to an attempt to reconcile religion and science.

But a man goes to church to worship, not to listen to a one-sided debate. "Can he, think you, when he has just succeeded in adjusting his spirit for an hour of placid delight, derive enjoyment from a service in which he is subjected to a discussion more zealous than judicious of some inconsequential dogma about which a controversy happens to be raging?" asks Mr. Clark. "Can he be expected to anticipate with any degree of pleasure the almost certainty of an hour filled with heated discussions that can be called religious only in an academic sense?"

"Clearly, he cannot. What cares he whether Christ was the son of Jehovah or the son of a carpenter? What does it matter to him whether Jonah en route from Joppa to Tarshish left the ship in a whale's insides or in a lifeboat?" For, after all, these matters are unimportant to the man in the pew; the service he attends is as enjoyable whether the fundamentalists are right or the modernists.

The religious appeal, Mr. Clark thinks, is not to the intellect, and so the preacher drives people away by demanding of them

that they choose between the findings of science and the claims of religion.

To bring the religious people back to the church beautiful service, appealing to the senses, not to the intellect, is essential, Mr. Clark concludes, for "the malcontents won't come back as long as they are compelled to argue mentally with the preacher for an hour a week, or to register active belief or disbelief in the dogmas to which for the moment they are subscribing."

What the Churches Must Do

THE CHIEF FAILURE of what is called modernism is that it has not yet succeeded in creating a dogma it can proclaim, the Rev. Chauncey J. Hawkins maintains in the *North American Review*. It has produced great and far-reaching negative results by historical criticism. It has gone back to a study of Christ and his environment, and has destroyed the dogma of the infallibility of the Church and the Bible. But it has produced no new, compelling dogma.

Yet Fundamentalism offers no better hope. For it is still preaching a religion that was well suited to past centuries, when men, regarding themselves as sinners since Adam's fall and God as supreme judge, desired above all else what the church gave—the promise of forgiveness of sins and of future happiness.

But, writes Mr. Hawkins, "our world is not primarily a place where rewards and punishments are dispensed to the righteous and the wicked, but a place where the chief object of life is to adjust itself to its environment. We know that life survives only as it is able to meet and fit itself to the world in which it lives. It must be remembered that our environment is not a static, dead-level world, but a world that is always changing, becoming more complex, and requiring greater complexity and richness of life in the individual who is to meet it."

The church, then, should present a gospel that will help men to meet the demands of this modern world to build up a better social order, better men and women. But this does not mean that the church should neglect those who in failure or distress seek her ministrations; it does mean that the church should inspire men to go forth as co-workers with God in the creation of a better world to live in. When a man enters a church, Mr. Hawkins contends, he should feel that he is in a place, not where his every-day world is forgotten, but where his world is lifted into God's presence and where he is strengthened to continue his battle to make the world more God-like.



FINANCE and BUSINESS

Insurance and the Investor

LIFE INSURANCE companies late in July achieved their goal of \$100,000,000,000 of insurance in force. Seventy-eight years were required to reach the first half of this amount, whereas the second half was achieved in little more than six and a half years. More recently, Frederick H. Ecker, president of the Metropolitan Life Insurance Company, estimated that the figure will pass the \$200,000,000,000 mark by 1940 and that during the next decade the life companies must find employment for more than \$35,000,000,000, representing increasing assets and reinvestments. These figures seem large and are truly impressive, but when the present figure is compared with our estimated national income of \$100,000,000,000 it is seen that life insurance purchases have indemnified their families against death for only slightly more than one year's earned income. So there is vast opportunity for continued growth.

Other statistics released by the Travelers Insurance Company quote \$2,250,000,000 as the total annual benefits for policy holders. Of this figure \$1,250,000,000 applies to life insurance while the other \$1,000,000,000 includes casualty disbursements.

These figures are interesting in showing the size of the business from the policy holder's viewpoint. One authority points to our prosperity as based upon the growth of the country and its population and upon the demand for manufactured goods, for transportation and communication facilities, and for the materials and services required by our present high standard of living, and adds the word that "insurance has kept pace in protecting and consolidating this progress." The insurance business is pointed to as one of the oldest in the world, as fun-

Is NATIONAL BRANCH BANKING to become a reality? Is it desirable, assuming that legislative restrictions are removed? These questions and others of equal importance have divided the ranks of bankers themselves, and have gripped public and investor interest as well. The numerous bank mergers of the year, the holding-company formations, and the unprecedented extension of trust and investment activities—all are factors in the readjustment process now under way. A special article, dealing with these trends and looking to the future of American banking, is planned for publication in a forthcoming issue of this magazine.

damental in our economic system, and as not seasonal.

Through a conservative dividend policy and reinvestments of a large proportion of the profits, the earnings are compounded and in many cases there has been an unusual growth of the stockholder's equity from these sources. And with practically no fixed plant investments, the assets of an insurance company consist chiefly of marketable securities with the major portion of their profits derived from these liquid assets. As pointed out recently by one financial writer, "The actual insurance business itself has been

prone to show underwriting losses as commonly as profits, although the marked reduction in fire losses in the past two years has resulted in more companies pulling out underwriting profits and swelling profit records to even larger amounts than ever before."

Moreover, regarding their investments, many of the companies have taken advantage of market conditions and have increased their profits through stock investments. Especially does this apply to the fire insurance companies, and as pointed out by Gilbert Elliott & Company, of New York, in a recent investment bulletin, "Prior to the World War most of them confined the bulk of their investments to bonds, but as it became manifest that greater possibilities for gain could be obtained from investments in common stocks, the insurance companies gradually shifted an increasing percentage of their funds from bonds to common stocks. As a consequence of this financial acumen the ten or fifteen years that have since elapsed have enabled the insurance companies to pocket enormous profits as a reward for their foresight."

DURING THE PAST twenty-five years the total assets of insurance companies are said to have increased more than twelve times as rapidly as the population, and recently quoted figures for the ten-year period from 1917 to 1927 showed a premium income of fire, marine, and casualty companies in this country as more than doubled—from \$750,000,000 to \$1,650,000,000.

Many new companies have come into the field recently and this has increased the competition for the old established companies. Moreover, in fire insurance circles, another striking development is



By Ireland, in the Columbus Dispatch
THAT BULL AND HIS HUNGRY CALF



*"No bond is
good enough to forget"*

Even the best of bonds are sometimes weakened by unfavorable changes in economic conditions. Certain bonds may be less desirable for you today than they were when purchased, because of changes since in your own personal investment needs. These are reasons why you should check over your holdings occasionally with competent advisors.

At National City offices in over fifty American cities you will find experienced bond men ready to advise you on new investments and on the suitability of your present holdings. They may be able to suggest revisions in your investment list which will improve your security or increase your income without sacrificing any investment quality you really need.



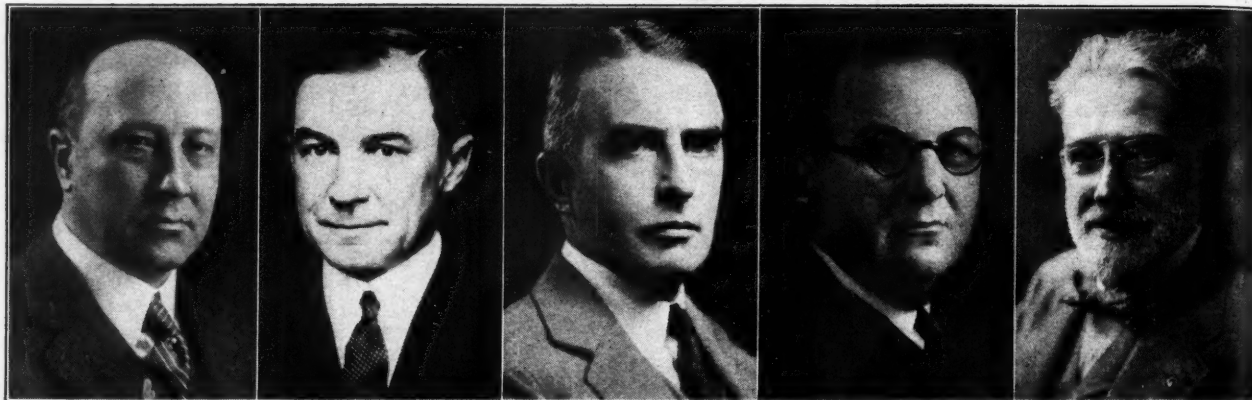
Our current list presents a wide choice of investigated issues. It will be sent upon request.

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Finance and Business



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Henry L. Doherty

LEADERS BEFORE THE PUBLIC EYE

Mr. Reynolds, president of the First National Bank of New York, and Mr. Traylor, president of the First National Bank of Chicago, are the unofficial American representatives assisting in organizing the international bank for reparations payments. Mr. Callaway is the new president of the Investment Bankers Association. Mr. Burroughs heads the recently formed Public Utility Holding Corporation. Mr. Doherty, after an illness of more than two years, is returning to active direction of the Cities Service properties.

that of "fleets" or groups of companies. It has been pointed out that prior to 1920 an underwriting insurance company reinsured the major part of its risk in reinsurance companies as well as with foreign insurance companies. However, the advantages to be derived from keeping this business "in the family" has caused a number of leading fire insurance companies to form groups of companies under the same management but independently owned. In this way they can reinsure excess risks in their own group. The Home fleet and the American Fore fleet are examples among the larger groups.

Also, there is the growing practice among fire insurance companies of acquiring and operating casualty companies as subsidiaries, the advantage in this being that "it opens up to the large fire companies many heretofore untapped sources of premium income, and allows them to enter a field in which the volume of premiums during the next ten years should increase more rapidly than fire insurance premiums, despite the heavy growth of the latter."

Still another source of revenue for both fire and casualty companies lies in the aviation field, and unusual gains have been made here during the past two years.

From the investment viewpoint insurance companies are generally regarded as investment trusts having a background of years of experience, owing to their liquid assets employed in the security markets and the profits resulting from these sources. They are also compared with banks, and as points of similarity it is often pointed out that both are essentials in our business and economic system, that both are under government supervision, and that the

assets of both are liquid. Also, that "banks make money by employing the funds left with them by depositors while insurance companies do exactly the same thing with the premiums received from policy holders."

In selecting insurance stocks for investment purposes, Allston B. Sprague in the *Magazine of Wall Street* points out that "earnings per share with chief interest centered on the profits from investment assets, additions to surplus, liquidating value contrasted with market price, a brief survey of the company's history to disclose the management's ability and policy as to stock dividends, and whether the company is a strong independent or a member of a fleet, comprise the important items that determine the relative value."

"Inasmuch as virtually all insurance

companies worthy of investment consideration possess these characteristics in common, the standard measure of worth may be applied in each case. Generally speaking, fire insurance companies offer much the best proportion of attraction, although casualty and surety concerns share in the popular interest to a limited degree. With conditions so closely matched, it becomes a matter of comparison as to which company shows the largest increase in the various items. In other words, a roster of companies may be prepared on a strictly ranking basis. Then it devolves into choosing which one is most likely to distribute a stock dividend or offer rights at the most attractive bonus figure, as indicated by past records and the current rapidity of growth."

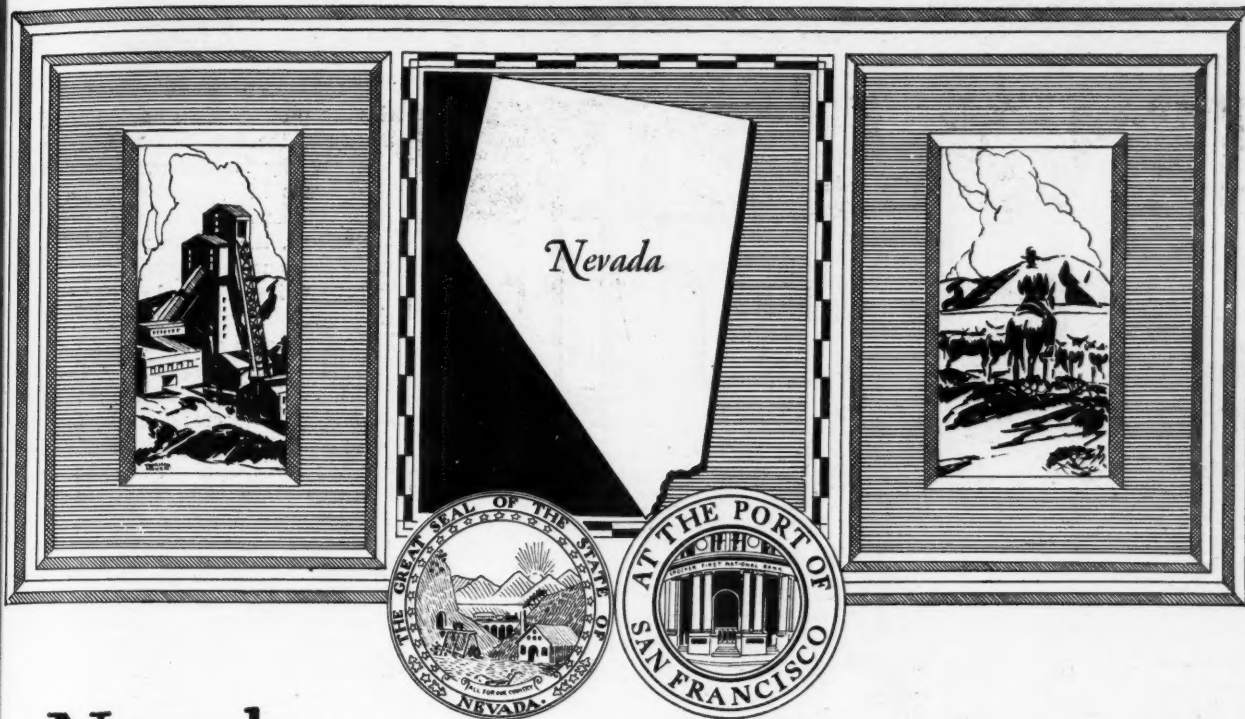
The expectation of substantial earnings has brought about during recent years a rising market for insurance stocks during the fall and winter months, it is pointed out in the *Financial World*, which adds: "The formation of new companies, which has been very pronounced in the last few years, has created keen competition, with the result that underwriting profits may not prove as favorable as in the past. The question then arises as to how insurance companies can continue to show the same substantial profits. The answer appears to be that the investment operations of the companies will play a more important part in the future. For this reason, and the fact that substantial appreciation in the value of holdings is included in profits, it is extremely difficult to make an accurate appraisal of an insurance stock."

"However, it is interesting to note that the recent activity in



By Kirby, in the New York World

GIANT POWER AND GIANT ISSUES



Nevada

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NEVADA'S importance in the Western Empire is established out of all proportion to the smallness of her population. Native resources surpass those of many areas that have claimed prior development because situated nearer to market centers.

Nevada silver once exceeded the combined output of all other states, hastened financial recovery from the Civil War and helped to lay the foundation of the nation's present wealth. Still prominent in production of silver, copper, gold and lead, the State ranks first in tungsten, second in borates, third in amorphous graphite. The annual mineral revenue exceeds 27 million dollars... And immense reserves of cheaper ores await exploitation when the demand arises.

Agriculture expands in Nevada despite

handicaps once deemed insurmountable. Diversified vegetables, melons, sugar beets and wheat are raised. Livestock is valued above 26 million dollars. Farming acreage has increased nearly 100 percent in five years, with the aid of unusually ambitious irrigation projects—well justified by high crop yields from exceptionally fertile soil—some of the water being stored beyond the State's borders.

In leveling natural barriers to productivity, Nevada typifies the enterprise of the Western Empire... At the Port of San Francisco—commercial and financial hub of this broad territory—the combined Crocker Banks long have rendered diversified and constructive service.

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The holdings in an investment portfolio must be just as thoroughly and constantly analyzed if they are to combine all the characteristics of safety, marketability and wide distribution of risk necessary to secure the ultimate in investment return.

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Offices in Principal Cities

Greenebaum Sons Securities Corporation, New York

Finance

this group of securities has been confined mostly to the first insurance companies who have by far the greater portion of their funds in common stocks of railroads, utilities, and industrials. On the other hand, the investments of the casualty and surety companies are, for the most part, in bonds and mortgages, with the result that their security holdings have depreciated in value."

A tabulation compiled by the *Wall Street Journal*, and showing the substantial gains recorded in the first half of 1929 by the companies having large common stock holdings, and the market action of their stocks from July 31 to September 23, was then given. This includes also an interesting comparison with the full 1928 earnings. The tabulation is as follows:

Approx. % Com. Stocks.	Liquid- ating Value	Earn per sh. Year 1928	6 mo. 1929	Net Chge.
36 Aetna Fire....	\$586	\$69.13	\$74.11	—5
34 American of Newark	22	2.20	1.47	..
8 Bankers & Shippers ...	105	54.34	75.83	+64
47 Continental ...	49	8.30	4.55	+64
54 Fidelity- Phenix	59	11.03	6.56	+6
22 Firemen's Fund	87	13.77	3.22	+5
16 Fire Ass'n of Phila.	39	1.70	1.47	..
55 Hanover	53	10.06	7.58	+13
23 Home	396	55.23	29.25	+130
84 Knickerbocker .	42	10.95	12.54	+20
31 National Fire Hartford ...	70	9.82	15.35	—5
53 National Liberty	12	5.15	2.14	—2
80 New York Fire.	26	4.29	8.60	+21
66 North River...	239	61.11	23.17	—5
80 Providence Washington .	691	143.37	110.33	+145
11 St. Paul Fire & Marine	144	16.62	11.83	+30
48 Springfield Fire & Marine...	137	19.91	12.33	20
57 U. S. Fire....	56	17.02	5.31	+3
41 Westchester ..	62	8.39	6.25	+6

*Based on capitalization as of June 30, 1929.
†After reduction of par value from \$100 to \$25.

New Financing and the "Trusts"

A TABULATION of new offerings of stocks and bonds for September, compiled by Lawrence Stern & Co., of Chicago and New York, showed another month of record financing. The total of \$884,119,877 greatly exceeded both August's record-breaking sum and the figure for September, 1928. The compilation showed that of this total, the financing for investment trusts and financial corporations included \$497,261,725, or 56 per cent. This represented 80 per cent. of the stock financing for the month. These figures do not include the securities placed privately or offered to stockholders, or the United States Government issue of 4 7/8 per cent. treasury certificates.

The September bond and note financing, including fifty-two shares, totaled \$263,886,894—a 32 per cent. increase over the average monthly totals of recent months, but a decrease of 26 per cent.



"He had built a small shop for making screws"

"Today this young man is one of the largest depositors of this Bank"

Mr. Dick Miller, President of the City Trust Co., Indianapolis, Ind., tells a story of two young business men, and the contrast in their present fortunes

"THESE two young men furnish a dramatic contrast," said Mr. Dick Miller. "One of them inherited \$35,000; the other, an experienced mechanic and a hard worker, started with a small savings account."

"The first young man came to me one day and said he wanted to sell out all his securities, that he had a chance to buy an interest in a Broadway theatrical production. 'I can make \$150,000 in this thing, Dick,' he told me earnestly. 'It's a friend of mine who's staging the show, and he has had two successes in two years.'

"Nothing I could say could dissuade him. He sold out his \$35,000 in securities, and put it into the theatrical production—that was sure to be a whirlwind success."

"Today he is working a few doors down the street for \$30 a week."

"The other young man, the mechanic, came to us a few years ago, wanting to borrow the money to buy two automatic screw machines. We looked him up. He had a savings account with us. He had a modest reserve of sound securities. He had built a small shop for making screws and had paid for the machinery he already had out of his earnings."

"We gladly loaned him the money. He paid off his notes regularly out of his increased business, and the moment the notes were paid he started right in again saving money and making conservative investments."

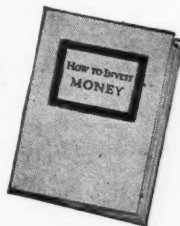
"Today this young man is owner of a substantial, thriving business, and is one of the largest depositors of this bank."

+

Prominent bankers in hundreds of communities are giving depositors in their banks the benefit of their well-rounded knowledge of safe securities. Like Mr. Miller, they feel a very deep responsibility toward the men and women whom they advise on investments. That is why they recommend, above everything else, safety as a first principle of investing.

Good yield, of course, they regard as important, yet always only after safety of principal has been properly judged. Indeed, the average investor can do nothing wiser than go to his own banker, or a high grade investment banker, for advice.

In hundreds of communities, bankers have chosen from Straus offerings for recommendation to their depositors and for purchase for their own bank reserves. Among Straus offerings are bonds of widely diversified types, real estate mortgage, railway, municipal, public utility, and foreign bonds.



MR. DICK MILLER, President of the City Trust Co., Indianapolis, Ind., formerly President of the Indianapolis Chamber of Commerce, is prominently identified with the business and industrial development of the Indiana metropolis.

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WITHIN a year a manufacturer of electrical parts has gone from \$100,000 in red to better than \$50,000 in black. Inventory has been cut in two. Bank loans have been reduced to one-third of the original amount. The concern now discounts all its bills.

The patient, who only recently was considered almost beyond treatment, has been discharged as cured.

When first asked by uneasy creditors to diagnose the case, the Guardian's immediate impression had been one of slow moving inventory, vacillating management, too much plant,

too many different items and poorly organized sales effort.

A new chairman was recommended. Production was restricted to the faster selling lines. Buying was budgeted. Merchandise on hand was sold and a rapid turnover established. Sound methods quickly brought results.

A great commercial bank like the Guardian is consulted daily by its customers on many fundamental problems like this. Constant contacts with production, merchandising and day-to-day trends frequently enable the Guardian to offer suggestions leading directly to increased profits.

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of CLEVELAND

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Finance

over September of last year. The stock financing showed eighty-nine stock issues totaling \$620,232,983—an increase of 46 per cent. over August, and nearly four times greater than the small volume of stock financing in September, 1928.

Regarding the heavy financing of investment trusts this year, Louis H. Seagrave, president of the American Founders Corporation and the United Founders Corporation, has pointed out that the total capital of these trusts was still insignificant in comparison with the \$89,668,276,854 market value of stocks listed on the New York Stock Exchange on September 1. He stated that "There is much shaking of heads about the amount of money being put into investment companies. In most cases stock certificates and cash are merely changing hands, and this reallocation of securities and funds does not mean that it is going out of the traditional old stocking or that the banks as a whole are the losers. Most of the investment companies in the United States are in a fairly liquid condition and their cash funds are of course in the banks. Stocks which were previously held by individual investors are now owned by investment companies and the investors in turn have cash or own the stocks of the investment companies.

"This does not mean that vast funds are coming from some mysterious source or are being drawn from bank accounts to be put in an investment trust. The only increase is in the credit it has created by the action of the public in capitalizing the management of investment companies—that is, the difference between the asset value of their common shares and the market value. While this factor has been an appreciable one in some instances, it is still of negligible importance when considered in connection with the total value of all securities traded in."

Mr. Seagrave emphasized that public thinking has been confused by the application of the term "investment company" or "investment trust," and added that popular confusion exists also as to the size and influence of the investment company movement. "If we include in the category a wide range of holding and trading companies and estimate the total capital as one, two, or three billion dollars, this total capital is very small when compared with the market value of stocks listed on the New York Stock Exchange."

Defining the Types

REGARDING THE TYPES of investment trusts, Dr. Paul Atkins, economist for Ames, Emerich & Co., writes convincingly on this subject. In an investment bulletin he discusses the differences between the general management investment trust, the fixed trust, the semi-fixed



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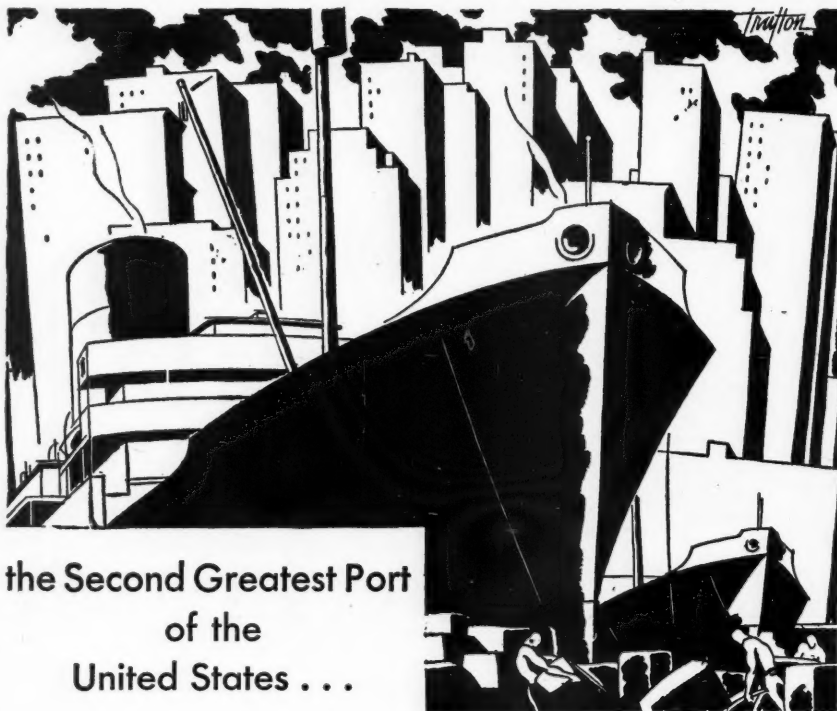
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Shipping, however, is only one of New Orleans' industries. It has one of the world's chief cotton exchanges, the greatest sugar refinery and the largest mahogany plant in the world, huge rice mills and oil refineries. In all, New Orleans has 1,200 industries making 850 different products.

In the South's larger cities the up-trend of commerce is easy to view. In many smaller localities even larger industrial expansions may be found. In every Southern State, today, industries are taking firm root to support new and larger growths for American production and world trade.

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Finance

trust, the holding company, the finance company, and the trading company. Too often all of these are included under the general classification of investment trusts, and especially is this confusing as regards the holding company, the finance company, and the trading company.

Dr. Atkins points out that the general management type has these essential characteristics: "A portfolio of securities diversified as to type, geographical location, nature of industry, or type of government, etc.; a continuous management of that portfolio by competent financiers, and the possession of limited blocks of securities only, making their purchase or sale possible under practically all conditions without an appreciable effect on their market price." He emphasized the diversification permitted, the constant supervision by its board of directors, and the consequent importance of the management factor. The portfolio is subject to constant change, but the properly administered general management trust does not buy securities on margin or sell them short. Only a small part of the funds is invested in any one security or in any one company, and this type does not attempt to participate in the management.

The fixed and semi-fixed investment trust, Dr. Atkins continues, "are devices for enabling an investor to obtain a certain diversification of his holdings, but do not provide—except in a limited fashion in the latter case—for any management of the portfolio once it has been established. In the case of the fixed investment trust, a group of securities is accumulated, and against these, certificates of beneficial interest of some kind are issued. The vital difference between this type and the general management type is that there is no opportunity for shifting the holdings if subsequent events appear to indicate that a change is desirable for some sound reason. The semi-fixed trusts attempt to meet this difficulty by permitting the trustee under certain conditions to shift the holdings."

Sometimes these trusts possess widely diversified holdings but in many cases they are limited to a single industry. Like the general management type, they do not participate in management; but unlike the general management type, the continuous management of the portfolio plays no part in stocks which they attain and the management of the fixed trust has no further part in its operation, which becomes automatic in its activity. With the semi-fixed trust, management of the portfolio is intermittent.

Regarding the other and more confusing types under this general heading, Dr. Atkins declares that the holding company is to provide permanent control, management, and financing for its sub-



Permanent principles in a changing world

THE four general management investment companies in the American Founders group follow definite principles of conservative investment and broad diversification. They set a high minimum for the number of different investments and a low maximum for the amount invested in any one enterprise, industry or country. They buy both bonds and stocks.

Their portfolios are constantly supervised by American Founders Corporation, whose experience and facilities qualify it to follow every important industry in thirty of the world's security markets.

The policy of the American Founders companies is to acquire sound holdings in this and other stable countries of the world, when prices are comparatively depressed. They readjust these investments as

greater safety and advantage offer.

The four general management companies are not trading, holding or financing companies; in many ways they resemble the British investment trusts, and their only business is the investment and reinvestment of their funds.

There is an active market for the securities of the group. Information and quotations may be obtained from bankers and dealers, or from Founders General Corporation, 50 Pine Street, New York.

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Finance

subsidiaries, and to accomplish this, "it is usually necessary for it to own an effective control in the companies whose securities it holds. The holding company limits its interest to a single field or to companies which are mutually complementary, and its income depends upon the successful operation of its subsidiaries and the sale of any considerable proportion of its holdings can only take place in the event of its dissolution." The management of the companies whose securities it holds is a prime function of the holding company, which is an important point of difference from the general management investment trust.

The finance company functions to "finance various enterprises which have need for financial and managerial assistance and which cannot get it economically in some other way." There is usually a controlling interest in the company whose securities it has purchased or it is in a position to influence if not dominate the company's policies. Differing from the holding company, however, the finance company "is essentially promotional in character and hence it customarily expects, sooner or later, to dispose of a substantial proportion if not all of its holdings when the company under its tutelage will reach a point where it can do this to the best advantage." Profits of a successful finance company are sometimes substantial, Dr. Atkins added, but it will usually be found that the risk carried in order to gain them has been proportionately large.

The financial trading company functions to buy and sell securities with the expectation of making a profit by its market transactions. To do this it may buy on margin and sell short, and is thus speculative in its operation. The importance of management by men who are honest and capable is obvious.

New Exchange Rulings

WITH THE increasing number of investment trusts organized, the New York Stock Exchange has had its problems as well in rules for classifying and regulating them. Some time ago a new ruling which permitted the listing of investment trusts on the Exchange went into effect and nearly a dozen of the leaders have gone on the big board.

More recently other tentative rules were announced for the protection of investors. For example, member firms planning to organize investment trusts must submit their plans to the Exchange in advance. Also when a member firm gives its name to a trust it must be directly responsible for the management and must have a substantial investment in it when the securities are offered to the public. And, if a member firm ceases to be responsible for the management of

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Please communicate directly with these reputable firms about your individual investment problem. They will be glad to serve you.



Finance

reduces its investment to an unsubstantial amount, the firm's name must be discontinued in designating the trust.

"These regulations are designed," comments the *New York World*, "to prevent the exploitation of the names of Stock Exchange firms by investment trusts in which such firms have no control or interest. Such rules are clearly in the interest of the investor and are necessary as a matter of public policy."

Two other recent moves toward regulation of investment trusts have been made. One of these, in Washington, is led by Senator Couzens, who is expected to offer a resolution to inquire into the operation of the trusts, and to determine whether the federal government has power to enact regulatory legislation. The other centers in the New York State Legislature, where the joint legislative committee on banking and investment trusts has been reported as considering recommendation of legislation to require investment trusts to publish their earnings and the contents of their portfolios at regular intervals. Publication of investment trust portfolios is a debatable issue among those in the field, but a few of the leading trusts have adopted voluntarily the policy of publishing their holdings; and the new regulations of the New York Stock Exchange have also encouraged increased publicity.

Our Neighbors Across the Sea

BUSINESS AND FINANCIAL happenings in Europe during the past few weeks have been important, and have been followed with keen interest in this country. The increase in the Bank of England's rate to the highest figure since April, 1921—an advance which was followed at once by the banks of Denmark, Norway, Sweden, Austria, and the Irish Free State—had a sobering effect on the world credit situation. The collapse of the Hatry companies on the London Stock Exchange, and the catastrophic fall amounting to \$29,160,000 in the value of the Hatry group of stocks, caused a sensation in London. It was of concern here, as a considerable amount of the stock in those companies was reported to be held in the United States.

The bankers' meeting for drawing up a charter for the international bank for reparations payments under the Young plan has been in session at Baden-Baden, with America unofficially represented by two of its most prominent bankers—Jackson E. Reynolds, president of the First National Bank of New York, and Melvin A. Taylor, president of the First National Bank of Chicago. At the outset



The SMALL TOWN TURNS a Corner

America in 1912 faced a critical problem. Her industrial progress, remarkable as it was, contained the threat of its own futility. It had the menacing defect of *concentration*. One far-sighted industrialist asked:

"Is American progress to be along the same lines followed during the past century? And if so, will the evils of our times continue to grow along with the good? Will our cities grow larger and larger? Our streets more congested? Our slums more crowded? Are workmen to become more and more dependent upon highly specialized jobs and increasingly at the mercy of trade conditions? Is the drain on our rural districts to grow more and more unsatisfactory?"

Looking back, it is evident that the suction of industry from the countryside into the crowded cities was largely the result of a concentrated power supply.

At the very time that the problem approached its crux the technique of electric power distribution was brought to a stage where widespread diffusion of power was

feasible. The Middle West Utilities System was the first of the organizations formed to give effect to this development. Its avowed purpose was to provide small town and countryside with the quality of electric power—and at a comparable cost—which up to that time had been available only in the larger cities. Its formation in 1912 was singularly opportune and in keeping with the needs of the time.

Today, the scattered communities of the countryside have a power supply comparable to that of the great metropolitan centers, brought by widespread transmission systems. Power and transportation are so widely distributed that industries are free to locate almost anywhere. Self-interest directs them to the small town. Hence the new industrial growth in America's small communities today.

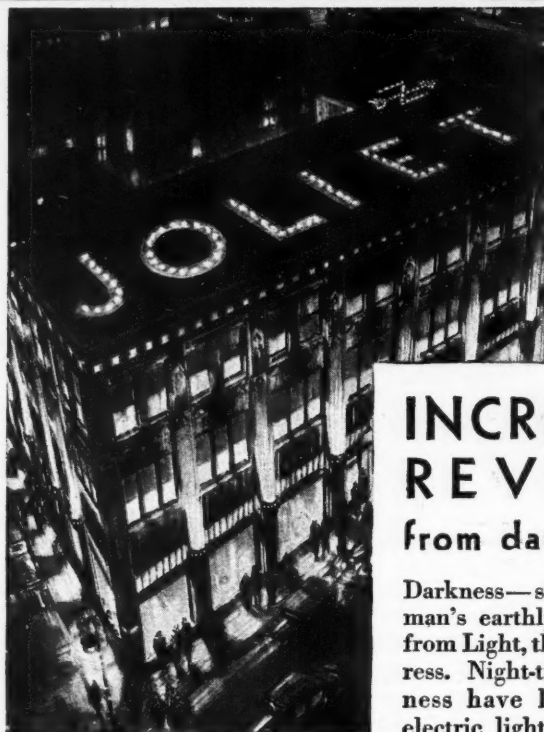
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Finance

three proposals were reported as awaiting action by the banking experts. These ranged from plans for machinery merely for the collection and payment of reparations among the nations, to plans for a central bank of international scope among the banks of issue of the various nations.

The United States of Europe has been proposed at Geneva as an economic union to include twenty-seven sovereign states—Russia omitted. This prompted the National Geographic Society in a bulletin to point out that our country is one and a half times greater in area, but that the citizens of the proposed European federation would outnumber Americans in the proportion of three to one. It adds that "some of the same problems that brought about the union of the thirteen American colonies make Europe turn toward federation. The thirteen colonies, with thirteen tariffs, prompted the drafters of the American Constitution to abolish economic borders. Twenty-seven European nations have twenty-seven different schemes for tariff that make every border trade a hurdle. Within an area two-thirds the size of the United States there are twenty-six different money systems (Luxembourg uses Belgian money), twenty-seven different sets of postage stamps, and also of immigration regulations."

Regarding the trade problems of such an economic union, Dr. Julius Klein, Assistant Secretary of Commerce and President Hoover's principal adviser on foreign trade, minimizes the fears expressed in some circles in this country. While admitting the increasing trade rivalry between America and Europe, he emphasizes that these forces give promise of adding to the prosperity of both geographical and economical entities without necessarily involving them in new complications. It has also been emphasized that "America is interested in anything planned which tends to improve world economic conditions."

Coincident with this European proposal was the announcement of a survey of the finances of thirteen European countries by the United States Department of Commerce, showing the vast improvement of public finance in Europe. The survey showed that nine of the countries studied—Belgium, Czechoslovakia, France, Germany, Hungary, Italy, Portugal, Switzerland, and the United Kingdom—have definitely balanced their budgets. Seven of them show a substantial surplus of revenue—Germany and Portugal showing an exact balance in the latest estimates. Austria, the Irish Free State, the Netherlands, and Spain failed to strike a balance, although "the lack of actual balance, according to the report, is not the result of a weak financial situation, as in each case ordinary expenditures are met from ordinary revenues."

Finance

The Soviet Union's five-year plan for spending \$33,000,000,000 before 1933, to transform Russia from an agricultural to an industrial nation, has been given increased publicity through a new book, "The Soviet Union Looks Ahead," recently published by Horace Liveright. In commenting on this high resolution by Soviet authorities as contrasted with internal conditions in Russia, the New York Times says that "recourse to American industrial corporations—Ford assembly plant and other undertakings—will have its effect. But it is from expert American sources that warnings recently have come against the excessive hopes in the five-year plan."

In Germany, the fusion of the Deutsche Bank and the Disconto Gesellschaft, two of that country's largest banks, establishes a record in German finance and marks a further extension of the rationalization movement that has been under way in German industry since the War. The stocks of both institutions are reported to be widely held in this country. The resultant bank will be "twice as large as its next rival."

The Deutsche Bank has maintained 182 additions and 100 sub-stations in Greater Berlin and its staff numbered 14,000 employees. The Disconto Gesellschaft had about fifty branches throughout Germany, and a personnel of 7,000—with activities in South America and other countries. Numerous economies will be effected, together with the greatly enlarged scope of the new institution.

Brokers' Loans and the Market

THE COMBINED ENDURANCE and altitude records established by brokers' loans during the past few months have emphasized more forcefully the tense credit situation and contributed early in October to the worst stock-market break of the year, following a number of minor breaks in a nervous market during September. Having passed the \$6,000,000,000 mark on August 7, these loans had expanded until on October 2 they reached a total of \$6,804,000,000.

As the third quarter ended with the usual greater business demand for funds, the American Bankers Association in convention in San Francisco passed a resolution requesting the Federal Reserve Board to make a special study of the credit situation. The retiring president, Craig B. Hazlewood of Chicago, told the meeting that "there is a limit; and a very definite one, beyond which bank credit in this country must not be extended if we are to preserve our gold standard, and it is unthinkable that the United States should abandon the gold standard."



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Then, as the nervous market awaited the October 2 announcement of brokers' loan figures, Philip Snowden, the British Chancellor of the Exchequer, referred to the "orgy of speculation" in the New York Stock Market as chiefly responsible for the advance of the British rediscount rate and other financial difficulties abroad. These influences, together with the weakening of thousands of brokerage-house accounts, brought about the drastic break.

Brokers' loans loom up as the biggest market factor, with many conflicting opinions regarding them. The resolution by the American Bankers Association requesting an inquiry into the whole subject by the Federal Reserve Board was not unwelcome to some, and news came that Reserve officials were interested. But "informal expressions cast some doubt as to whether there would be a formal study with published findings," owing to uncertainty whether such a study should be made and published, since the Federal Reserve is not under the law primarily concerned with the stock market. It was also felt that some more scientific figure than brokers' loans should be sought.

It has been pointed out that brokers' loans, while originally intended as an index of the country's available credit used for speculative purposes, have now outgrown that capacity and that "all sorts of security borrowings from banks are thrown into the aggregate, and that the total of these loans has become a speculative thing which throws Wall Street first into a state of apprehension of what they may show, then into gloom if they show extravagant expansion as they have done for the last month, or into a state of enthusiasm if they happen to show a decrease." As the New York Times points out, "They reflect not only credit used in the stock market but also in a measure include financing which has taken place, taking up of rights by stockholders, unsold bonds on the shelves of originators or dealers—in fact, everything in the way of securities on which banks of New York lend money." It is argued that there should be a way of separating items to show exactly what percentage of the loans represents speculative accounts, and what represents undigested securities.

"A Buyers' Strike"

ANOTHER interesting viewpoint regarding this year's market performances is expressed by the *Wall Street Journal* in attributing recent events to a more or less "backing up" of excess production in new offerings. It points to the investment trust and holding company securities and says that "to the extent that holding and financing companies, after floating their own issues, have lately withheld the proceeds from investment and employed them temporarily in call loans, they provided speculative pools and in-

Finance

dividual traders with the means of accumulating at rising prices the securities which they themselves were confidently expected to purchase. The effect of this process might have been offset if the investing public had been content to switch from the older issues into the new opportunities for diversified investment. What happened, in innumerable cases, was that the holding and trading company stocks were taken on by speculative purchasers who increased their debit balances to undertake additional ventures.

"Such a deadlock necessarily set in motion the forces for its disintegration. The stock market decline in the past week [first week in October] must be attributed less to money stringency or to signs of business reaction than to a general level of security prices which left the real investor cold, no matter how optimistic he might be over the 'next five years.' It resulted from a buyers' strike, initiated at a time when security merchants had become overstocked."

A Word for Bonds

EMPHASIZING again that this is a good time to buy bonds, Halsey Stuart & Co. in its quarterly bond review cites the restriction of the supply of new issues and the absence of heavy inventories for the bond dealers as two factors serving to leave the market in a healthy condition for expansion when it develops. It points out that "redemptions, involving many hundred millions of dollars in bonds of conservative quality, have operated to reduce the aggregate of fixed income-bearing securities. The liquidation of bonds by banks has also proceeded to the point where it seems reasonable to expect that the volume of bonds thrown upon the market from this source will be materially less than it has been during the past year and a half.

"Again, there remain very substantial and dependable outlets for a large volume of senior securities among the thousands of individuals who are little subject to speculative influences, and with the hundreds of institutions who look to bonds as their investment medium and constitute powerful influence in the market."

Thousands of newcomers among security purchasers during "the speculative wave which has been sweeping the country" will undoubtedly give due regard to safety of principle, it was pointed out, and they will turn in large numbers to the bond market—this applying "equally to the financing corporations which, though not now large buyers of bonds, no doubt eventually will be if they settle down to conservative practices."

Regarding various types of bonds, the review adds that some of the best values are to be found among the metropolitan

Two Factors of *timely* importance to investors . . .

THE current popularity of equity securities is tending somewhat to subordinate regard for basic security values.

Despite styles and markets, fundamentals do not change and security prices generally seek their proper level . . . based eventually on intrinsic worth. Therefore, not only is it prudent but usually it is more profitable to consider fundamentals whenever securities are chosen.

Two factors especially have an important bearing upon the sound value of securities: Capable management in the company; the proven and potential growth in earning power of the business.

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Finance

real estate bonds, while the municipal market "offers more liberal income return than has been obtainable in some time." It pointed out that among the utilities the sale of stocks has served to build up the junior equities of the companies, and among industrials the conditions are so favorable that investors will find safety and a rate of income return that cannot ordinarily be obtained.

The Utilities Step Ahead

GIGANTIC POWER MERGERS and holding companies have continued to move merrily along during the fall months. Take for example the acquisition of Electric Investors, Inc., by the Electric Bond & Share Company, resulting in one of the largest public-utility holding and investment companies in the world.

The Electric Bond & Share controls the American & Foreign Power Company, which has extensive developments in South America and at Shanghai, China. It has minority holdings in American Power & Light, National Power & Light, and Electric Power & Light, which in turn control operating companies supervised by the Electric Bond & Share. For these and other holdings, the company also supplies technical and financial assistance incident to their development, and a good part of its revenue is said to be derived from its service contracts.

The Harris Forbes Corporation, the United Founders Corporation, and other interests have sponsored two other new holding companies of gigantic size—the Public Utility Holding Corporation and the United States Electric Power Corporation. The Public Utility Holding Corporation is expected to concentrate its efforts on some of the utility companies long identified with Harris, Forbes, and to extend its holdings throughout the country and on the Pacific Coast. It has already acquired holdings in the Portland Electric Power Company in Oregon, which has power connections with other companies in Washington and California. Investments in the Associated Gas & Electric, the General Gas & Electric, the Central Public Service Corporation, and other properties are also held. Apparently this holding company and the United States Electric Power Corporation will cover different fields in their development programs, and the latter has been authorized "to buy, sell, and trade in all kinds of securities, and is equipped and empowered to supply financial assistance to public-utility companies and to supply engineering and management for companies in which it holds majority or minority control."

Finance

Aviation Gets Down to Business

THE AVIATION INDUSTRY, which has enjoyed such a remarkable development during the past three years, is now getting its feet on the ground of modern scientific business management, according to the accounting firm of Ernst & Ernst. A recent survey pointed out that in spite of the holdings of more than \$1,000,000,000 the industry is not yet paying dividends and "one can count on the fingers of one hand the companies which have paid dividends in the last three years." Referring to some of the others, the statements of aviation leaders are recorded that the earnings which have been made have been put back into the business in order to build up an operating surplus and thus account for the lack of dividends. Continuing:

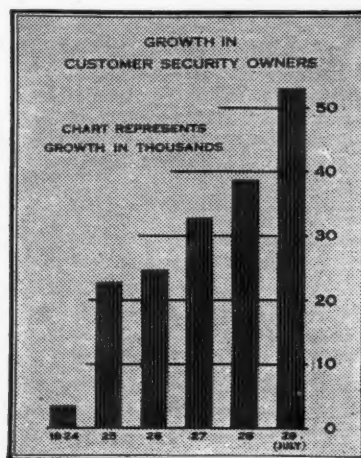
"Several other conditions enter into the situation, however. First, many companies have been willing to lose money until they could establish a market for their product in the face of present heavy competition. Second, there is a lack of business-like management. Third, there is a lack of proper accounting methods. Fourth, time payments for planes only recently have become practical. These are the basic reasons mentioned within the industry itself for lack of earnings.

"Until recently the public did not regard the airplane as a reliable means of transportation. Until last year most companies were one-man affairs and purchasers were fighting for each ship as it was completed. The value of advertising was not realized. Production of reliable plans incorporating the latest devices frequently had been neglected. The industry realizes now that the period of heavy competition is here and aviation business administration is required to cope with the situation."

In developing the business organization aviation is drawing on other industries for its executives and is endeavoring to build up competent sales and distribution organizations—and in the latter case, it is expected that automobile dealers will play an important part. In referring to the numerous mergers the report pointed out that with about twenty exceptions the strong companies in the accessories, operation, and sales fields are linked in some way with the three gigantic mergers—Curtiss-Wright, United Aircraft, and the Aviation Corporation of America. An interesting sidelight is the fact that the Curtiss-Wright organization through C. M. Keyes, its president, recently announced a roster of officers including appointment of sales executives coordinating the sales activities of the various units in this group.

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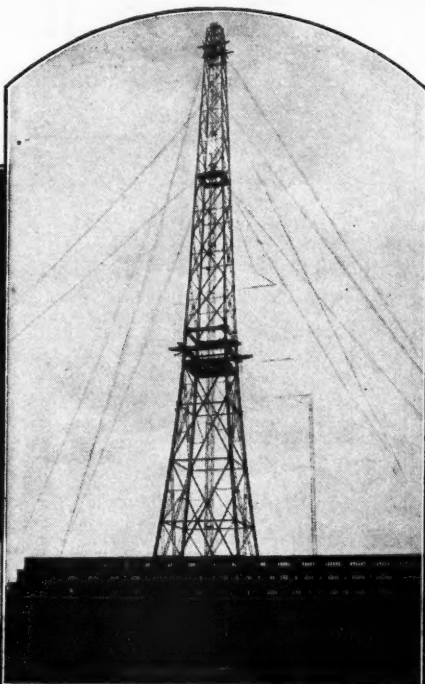
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BROADCASTING ABROAD

Below a London announcer is telling the progress of an air race around Britain, and at right is the mast of Berlin's most powerful radio station. European listeners can hear the programs of other nations as well as their own.



LADY ASTOR IN ACTION

The well-known woman Member of Parliament is delivering a travelogue over the radio in Plymouth. Note that both the microphone she is using and that in the picture at the extreme left differ from the familiar American one.



Europe through the Microphone

AN AMERICAN, could he tune in on European broadcasting stations, would be surprised at the variety of the programs. He would hear concert music, opera, lectures, variety shows, dance music, but no call letters and pauses for station announcements. And there is variety in language, too, for twenty-three of the twenty-seven countries in Europe have broadcasting stations.

"A mere twist of the dials and the magnetic throat of the loud-speaker will reverberate to the vowels of Finnish speech from Helsingfors, the lisping cadences of Spain from Madrid, the labials of French and Flemish from Brussels, or the gutturals of Magyar and German from Budapest," writes Paul Schubert in the *Saturday Evening Post*. "There are two hundred European transmitters, and more than forty of them are powerful enough to be heard over wide areas, the rest being the relay stations that are such a feature of Continental broadcasting; networks of four or five of these surround almost every key transmitter to extend its signals to thousands of low-power, nonselective receivers."

There is no all-European network, but occasionally six nations combine programs, one acting as host for the others. This means that the stations of each country plan programs for their own people primarily, not for foreigners.

Another fundamental difference between broadcasting in Europe and in

America is that, while the air is given over to publicity in this country, in Europe individual listeners-in pay from \$2.50 to \$6 a year, the fee varying in different countries, for the programs, from which publicity is rigidly excluded. However, in France, Spain, Belgium, and Holland an attempt is being made to set up a broadcasting service for commerce.

A European radio set is very different from an American set. For the Continent broadcasts on two separate bands of frequencies, that between 500 and 1500 kilocycles and that between 154 and 287 kilocycles. "Every European radio set, therefore, has some provision for changing coils so that both these bands may be tuned to," Mr. Schubert explains. "Formerly the coils themselves were interchangeable, in very much the same manner as vacuum tubes are. This practice is still followed in cheaper sets, but it is

such a nuisance that receivers of a better quality have permanent dual-coil installations, with a switch for throwing from one to the other. Length of aerial, too, is affected by this practice of using two broadcast bands; outside antennae are often erected in duplicate, while loops have double windings."

A European city will have only one broadcasting station, and hence there is no local interference. Furthermore, relay stations bring programs to the owner of the low-power, nonselective receiver. By changing coils he receives the program of a national station on the other band of frequencies. A selective receiver would cost three times what he paid for his nonselective receiver.

Propaganda, except for occasional publicity to attract tourists, is now excluded from European radio broadcasts, except in Russia. The programs of Soviet Russia consist of education both political and vocational and hardly at all of entertainment. Each community has a receiving set in its common hall, and hither thousands assemble—by decree—to listen to Moscow's preaching. Her broadcasts are of course in Russian, and it seems impossible in countries beyond the Russian frontier to bring in one of her stations, for almost always a local station is so placed that the Soviet waves are cut off.

In France there are private commercial broadcasting stations in addition to the ten government stations. The resulting

Interesting Articles on Science

EUROPE BROADCASTS, by Paul Schubert; September 14 *Saturday Evening Post*. Reviewed on this page.

TYING EUROPE TO AMERICA BY TELEPHONE WIRES, by Frank Parker Stockbridge; November *Popular Science Monthly*. Reviewed on page 139.

HOW SHALL WE DESIGN OUR AIRPORTS? by William E. Arthur; October *Scientific American*. Important features in the design of the complete, up-to-date airport.

Science

broadcasts are not entirely satisfactory to set owners, many of whom turn to their electric phonographs and make their own programs. But the lawmakers are considering a new radio law which will give one of the broadcast systems a free hand. Spain, Belgium, and Holland have unrestricted private commercial broadcasting, but they, like France, lack the concentrated business psychology that makes this system so popular in America, and so their broadcasting progresses but slowly.

"But even though these countries are able to put little money into broadcasting, they have so many artistic and musical resources that their programs are full of attractive features and the listeners from across the sea find them pleasant to listen to," concludes Mr. Schubert. "Surely there are some tremendous thrills in store for us when science at last throws a permanent radio bridge across the Atlantic and brings all these colorful broadcasts to our own networks. . . . We will like the radio of Europe. It has only one purpose—the pleasure of its listeners. And an American finds that the things which give Europe pleasure give him pleasure too."

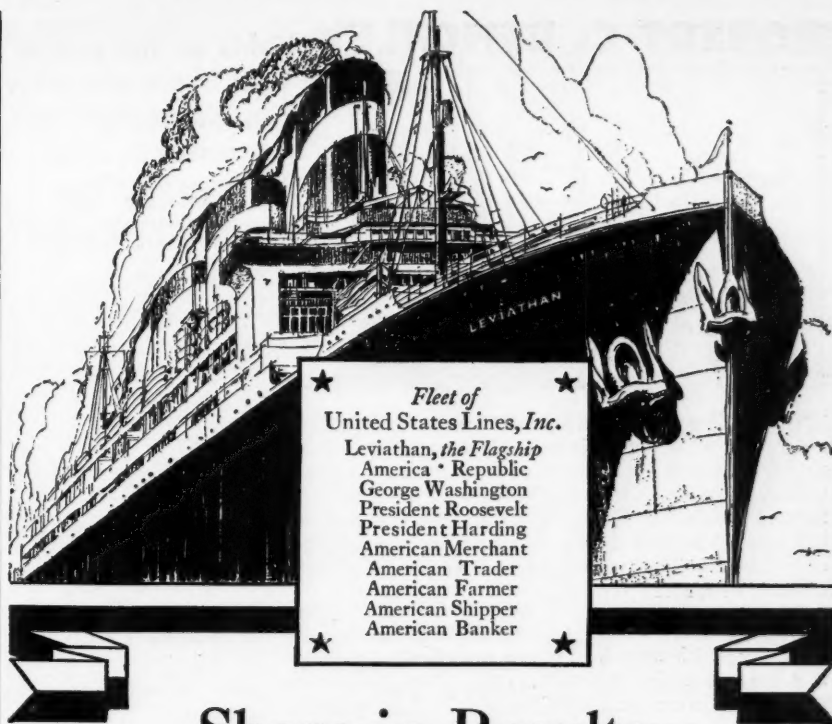
Telephoning Under the Seas

WITHIN FIVE YEARS it will be possible to talk over a wire from continent to continent, as easily as people now telephone from New York to San Francisco. The transatlantic telephone cable has passed from the laboratory to the workshop stage, and soon it will be laid from Newfoundland to Ireland.

This prediction was made by Frank B. Jewett, president of the Bell Telephone Laboratories, to Frank Parker Stockbridge. "But why the telephone cable?" Mr. Stockbridge asked. "Isn't the radio telephone working all right?" He tells Mr. Jewett's reply to these questions in *Popular Science Monthly*:

"Up to a certain point, yes," replied Dr. Jewett, "but it isn't good enough. Radio is not sufficiently reliable to use as the sole means of telephone communication between the two continents. Although considerably cheaper than a cable, its lack of secrecy, its susceptibility to static noises, and, particularly with the shorter wave lengths, its tendency to fade out completely for long or short periods, deprive it of the reliability essential in the telephone business.

"Last winter there were periods when radio communication by means of short waves was virtually non-existent all over the world. Delays of several hours are not infrequent; and while much progress probably will be made in perfecting radio transmission, some of the trouble



Share in Results of Our Foreign Trade Growth

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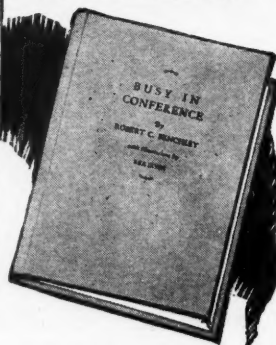
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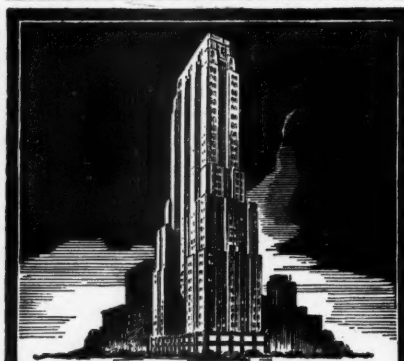
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Science

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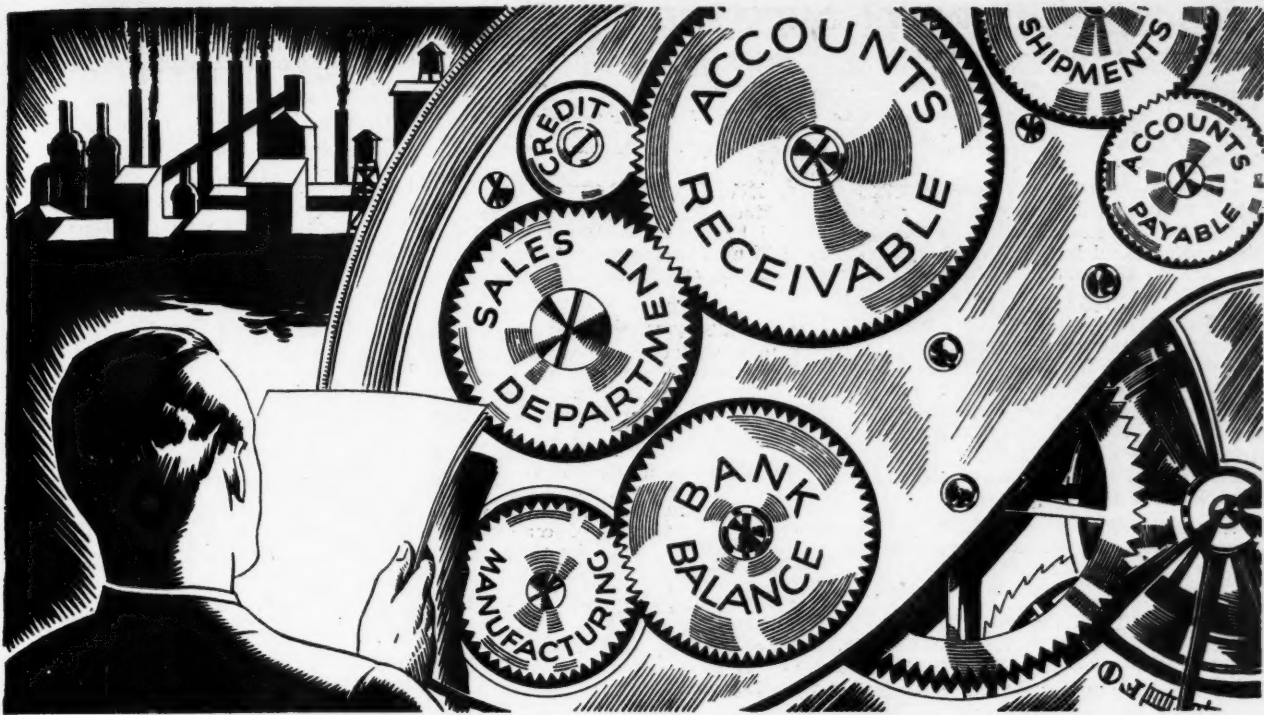
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He pushed forward the throttle. The plane rolled over the field into the wind, and rose into the air, though Lieut. Kelsey's hands on the cowlings showed that it was the invisible Doolittle who guided it. For five miles he flew west, then banked around at a normal angle and, though obviously he could see nothing of the ground, sailed straight over Mitchel Field. Two miles beyond it he again turned, and soon was gliding in over the edge of the field a scant fifty feet from the ground. Gently the plane came lower. Ten, then five, feet from the ground. Finally its wheels touched the grass, nearly at the spot they had left a few minutes before. Man had shown that his great enemy in the air, fog, no longer kept him blind and therefore in imminent danger of a crash and death.

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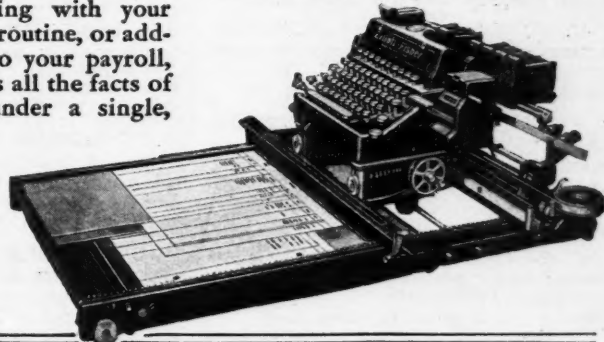
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55. **AN INDUSTRY THAT NEVER SHUTS DOWN**. A descriptive booklet of the properties owned and operated by the American Water Works and Electric Company, Inc., 50 Broad Street, New York City.

2. **WHAT IS THE CLASS-A STOCK?** An analysis of stock yield, the management, and the scope of the business is offered by the Associated Gas and Electric Company, 61 Broadway, New York City.

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Science

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SKYSCRAPERS can be built 2000 feet or two-fifths of a mile high—two and a half times as high as the Woolworth Building—but such buildings would probably not pay the owner, according to a study made for the American Institute of Steel Construction under the direction of W. C. Clark. If the land is valued at \$200 per square foot, a building 63 stories high will yield the maximum economic return, 10.25 per cent. If the land is valued at \$400 a square foot, a building 75 stories high will yield the maximum return.

"Competent students of the problem estimate that if it were not for economic factors, it would be possible to erect, and operate successfully, an office building approximating two thousand feet in height," the report adds. "The adequate elevator servicing of such a structure would require an elevator speed beyond the present legal limits as well as new safety devices and ingenious traffic arrangements (such, for instance, as double-deck cabs and new combinations of express and local cars) which have not yet been subjected to the test of actual public trial but which, on the basis of prolonged experiment, the foremost elevator engineers believe to be entirely practicable."

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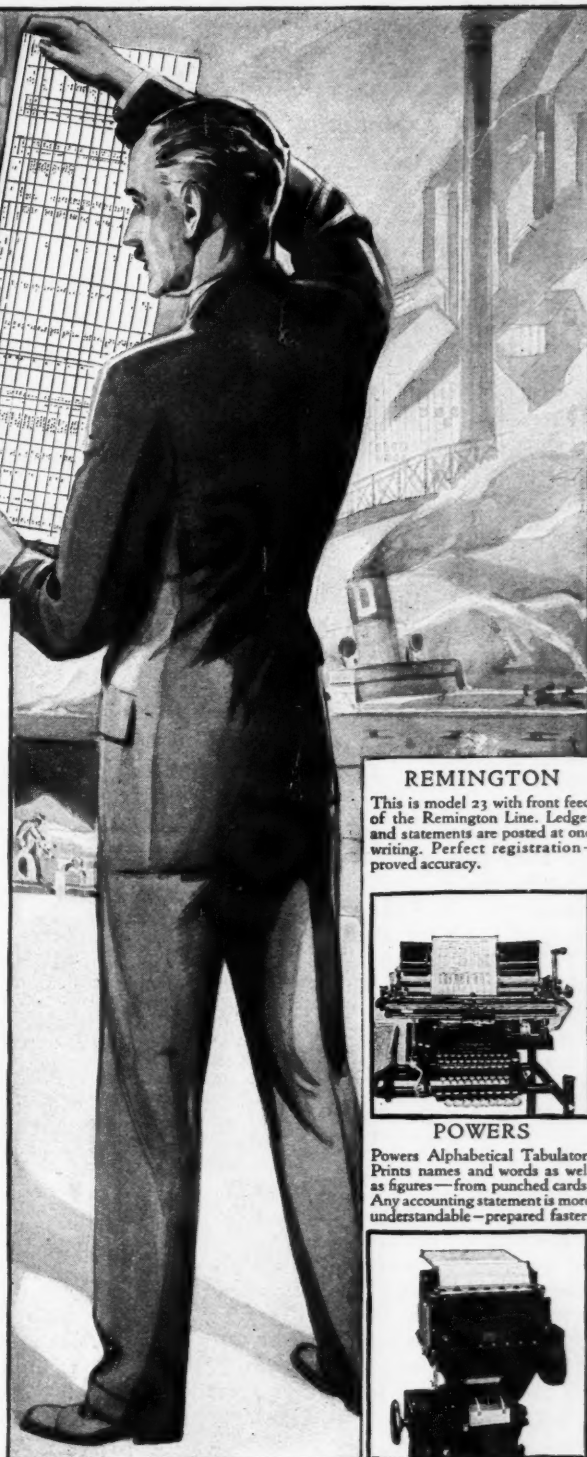
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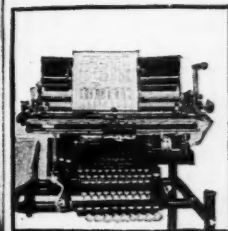
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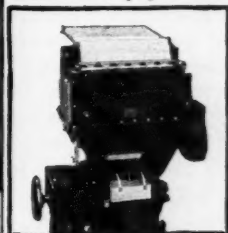
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Ambassador to France

"WHEN I WAS A YOUNG MAN riding through the West reporting on the cattle business, I made my camp one evening after a long day's ride in a pouring rain," the late Ambassador Herrick once told Premier Poincaré of France. "I passed a cheerless, uncomfortable night, and finally woke up feeling something move along my leg inside my blankets. I knew what it must be, and in a second tent, blankets, and everything were in a heap and I was rolling away as fast as I could from the rattlesnake which had come in to share my warmth.

"While saddling up, I noticed a little way off a sight often seen on the prairies. Sitting on the mound that covered a prairie-dog's hole was a little prairie owl, all wizened and moth-eaten; close by was the prairie-dog that owned the hole, and not far off was the rattlesnake that had spent the night in my blanket. Knowing what they most likely would do and wanting to see them do it, I pulled out my revolver and fired in the air. They all jumped for the hole—first the prairie-dog went in, then the owl, then the snake. They always seem to follow that order. It's funny how all those animals get along so well together in the same nest, and I was thinking about that experience of my boyhood when I saw in the papers the list of your new Cabinet."

M. Poincaré had just formed his Cabinet of National Union in 1926—the Cabinet which was to save France from bankruptcy and possibly from revolution. But the men composing it were of such different shades of political conviction that all the world wondered how long it would endure. The Premier, replying to Mr. Herrick's story and comment, smiled and said: "Mr. Ambassador, what did you say was the name of the rattlesnake?"



MYRON T. HERRICK

A photograph taken on the Ambassador's last visit to this country before his death.

Colonel T. Bentley Mott, military attaché during the Herrick régime in Paris, tells in *World's Work* the story of Mr. Herrick's life up to the outbreak of the World War. At the time that this incident occurred, the future diplomat was trying to earn enough money to go to college. Previously he had taught school.

But after two years of college, he moved to Cleveland and, at the age of twenty-one, began to study law. He passed his bar examinations, and two years later was married. Some years later he was chosen secretary of the Society for Savings in Cleveland, at the suggestion of Mark Hanna, who admitted that the young lawyer might know nothing about banking but insisted that he was thoroughly honest. As a reform candidate Herrick was elected to the Cleveland City Council, and then he was chosen by Hanna's fellow-delegate to the Re-

publican national convention of 1888.

Of course, Mark Hanna regarded Herrick as a youngster and bossed him around, but the two men became fast friends. Herrick was prominent in national politics from this time, becoming a close friend of McKinley, then Republican candidate for President. He learned of McKinley's defiance of the bosses in winning the nomination. Hanna had reported that the bosses were ready to support McKinley's nomination if he agreed to their demands. "Mark," McKinley said to Hanna, "some things come too high. If I were to accept the nomination on those terms, the place would be worth nothing to me and less to the people. If those are the terms, I am out of it." He secured the nomination, and all the bosses except Platt of New York supported him.

If McKinley had been willing to recognize boss rule, his nomination would have been handed him on a platter, but fortunately for our country he was not," Herrick told Colonel Mott. "What he said to Hanna represented a strong intimate conviction and was the outgrowth of his personal honesty and rugged patriotism. He had served fourteen years in Congress, and nobody could tell him about bosses or what their rule meant to the man in the White House. I do not believe the generality of Americans have ever properly estimated our debt to him. This is to a certain extent due to the spectacular reign of his great successor, which turned attention from the steady work McKinley had been doing and which prepared the way for much that Roosevelt accomplished."

President McKinley offered Herrick the positions of Secretary of the Treasury, Ambassador to Italy, and Ambassador to Russia. But he was a busy man, as lawyer, banker, and business man, and there-



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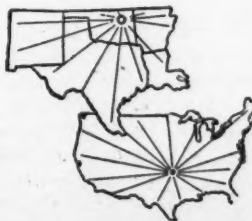
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fore he refused. But in 1903 he emerged from private life at the request of Mark Hanna, ran for Governor of Ohio, and was elected with Warren G. Harding as Lieutenant Governor.

When Taft became President he offered Herrick a place in the Cabinet, which was refused. "I told him I would like to accept but couldn't," Herrick told Colonel Mott. "My business affairs were in a complicated state at that time, and I was unwilling to sacrifice the interests of my friends even if I could have disregarded my own. It did not seem the moment when I could quit."

But in 1912 President Taft was at Herrick's home in Cleveland and offered him the post of Ambassador to France, saying that he would not have to remain for more than a year and that it would be a nice holiday. Herrick finally agreed, especially since he believed, as he explained to Colonel Mott, "that in going to France I could further my favorite project of getting a law voted by Congress which would give our farmers the benefit of the French and German systems of rural credit. In fact, I told Taft before I sailed that if I went to Paris I did not expect just to sit down and be an ornament; I wanted to accomplish something, and the thing I had most in mind was a sound plan for financing the farmer. He approved of this idea, and I started out on the 'holiday' which has lasted, more or less, ever since."

After President Wilson was inaugurated in 1913 Herrick sent in his resignation, according to the custom when a new Administration comes in; but his successor was not appointed until 1914. Herrick then arranged to leave Paris, which subsequently he did, to return again as Ambassador in 1921.

In view of the storm that was brewing in that August fifteen years ago, Herrick sent a telegram to Secretary of State Bryan, to be transmitted to the President, in which he stated that if Germany should mobilize, there would be no hope of preventing a European war, and concluded: "I believe that a strong plea for delay and moderation from the President of the United States would meet with the respect and approval of Europe and urge the prompt consideration of this question. This suggestion is consistent with our plea for arbitration treaties and attitude toward world affairs generally. I would not appear officious but deem it my duty to make this expression to you."

Commenting on this, Ambassador Herrick later said: "Bryan never answered or acknowledged my telegram. I never knew whether Mr. Wilson ever saw it until I was in Washington months afterward. I then asked him. He told me he had not seen it. . . ."

"I suppose it is idle to speculate now as

to the effect which would have been produced had Mr. Wilson acted upon the suggestions contained in my dispatch of July 28. Germany did not send her ultimatum to France until three days later, and I have always believed that a vigorous appeal from our government with an offer to mediate the quarrel, would have had some effect. In any case it would have smoked out the nigger in the woodpile, and there would not now be any doubts even in Germany as to who wanted the war and who did not. I also think that such a telegram on such an occasion merited some reply."

Ramsay Mac

UNDER THIS HEADING John L. Balderston, the foreign correspondent, writes in the New York *World* war-time reminiscences of a recent visitor to these shores—Premier MacDonald.

"The best hated man in England exercised over me that first time," writes Mr. Balderston, "a fascination compounded of almost unequaled good looks, his beautifully modulated voice, and his courage—a courage that was not the brazen defiance of the crank, but maintained in spite of a sensitiveness to the atmosphere of hostility around him that brought into his eyes, when he met some one he didn't know, the look of a dog that hopes for a friendly word but rather expects a kick. But when the kicks came, and there were plenty of them, there was no lowering of the tail between the legs."

So opposed to the War was Premier MacDonald, continues Mr. Balderston, that there were not many public men for whom he had a good word in those days. Mr. Hoover, then in charge of Belgian relief, was an exception. So too, in 1916, was President Wilson, whose "peace without victory" speech seemed to Mr. MacDonald as the one utterance of the War that made him feel that twentieth century civilization would not go under.

Then America entered the War. A few days afterward Mr. Balderston again saw, at luncheon, the future Labor Premier:

"J. R. M. seemed to have aged years. Afterward he walked around and around the paths in the square, while he poured out his feelings. Wilson had become an apostate, the last hope of a negotiated peace was gone, the action of the United States would prolong the War, cause the death of millions who might otherwise be saved, and rob America of all chance to enforce a fair settlement, because the war psychology that he always talked about would engulf the American people. I remained a Wilsonian, thought the President's action inevitable and right, and fought MacDonald's pessimism, and at length he lapsed into gloomy silence,



Wife: If I win this tournament, George, you can have Sunday off.

Did
you
see it
in
LIFE
?



"Aw'right, Dr. Jekyll, pay up or I'll take it out of your Hyde."



Mr. Coolidge refuses pointblank to vacate the White House until his other rubber is found.

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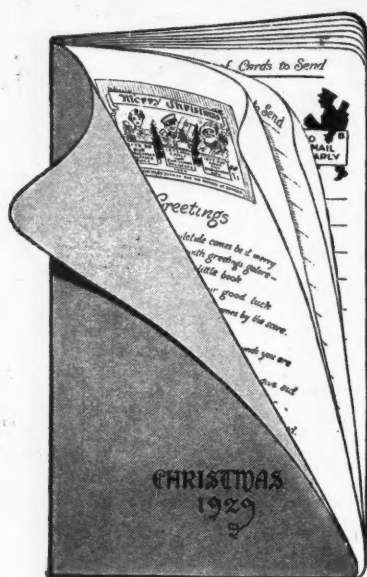
"P-s-s-st—I knew him when he was an amoeba!"

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THE generosity of the American public is limitless. Last year its contribution to the American Society for the Control of Cancer made possible a campaign of publicity which unquestionably saved many lives.

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This year we are asking you to buy this booklet in which to record the Christmas gifts you give and receive—the price is one dollar. The proceeds will be devoted to this war against cancer.

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Men and Women

after predicting that I would be caught in the maelstrom of hatred."

Unpopular as Premier MacDonald was in those days, his war record is seldom mentioned in England today, even by Conservatives. "No taunts ever cross the floor of the House from the Tory benches, even in the heat of debate," concludes Mr. Balderston. "That this should be true is a great tribute to the man. His fellow countrymen, in the mass, certainly do not feel that he was right in 1914-18. But they admire courage. They know that in one five-minute speech in the House, after Grey had announced the invasion of Belgium, the leader of the Labor Party—against the wishes of most of his own followers—deliberately and knowingly ruined his career, apparently for life, a career built up by a lifetime of hard work. They know that he opposed the War because he thought it wrong."

From Whales to Dinosaur Eggs

HOW DID Roy Chapman Andrews start exploring and digging up dinosaur eggs in the Gobi Desert? Mr. Andrews, writing of his early life in the *Saturday Evening Post*, answers this question: "I couldn't help it. I happen to have been born to do it. I know I should have been a rotten failure doing anything else."

"I lived in Beloit, a southern Wisconsin town," continues Mr. Andrews. "Every moment that I could steal from school was spent in the woods along the banks of Rock River or on the water itself. Sundays I was not allowed to take my gun, so field glasses and a notebook were substituted. I kept a record of bird migrations and knew every species of bird and animal of the region. Also much first-hand information as to their habits was acquired."

Graduating from Beloit College in 1906, at the age of twenty-two, Mr. Andrews came to New York City. He had only \$30, having refused to accept any money from his father, and no job. He went to the American Museum of Natural History, but was told that there was no opening for him.

"You have to have some one to scrub the floors, don't you?" he asked. And so it happened that a college graduate kept the floors clean; but also he mixed clay for modeling, helped prepare animal and bird skins for mounting, and did odd jobs. But a few months later his chance came. He was called to the office of the director of the museum, and told that he was to assist in building a life-size paper model of a whale.

"My acquaintance with whales was less

than nothing," Mr. Andrews comments. "You don't often meet a whale during your evening walk out in the woods of Wisconsin!" But he soon learned that very little had been published about whales, except as regards their skeletons. However, the job was merely to enlarge a scale model of a whale. But the paper wouldn't work, and finally Mr. Clark (now assistant director of the museum) and Mr. Andrews suggested that they abandon paper and use wire netting and papier-mâché. The museum agreed.

This whale, which is seventy-six feet long and weighs several tons, has been hanging in the museum for twenty-two years. "He is a good whale, too," adds Mr. Andrews. "I know, because during the next few years I was destined to see many hundreds of whales. One might say that I had a speaking acquaintance with some, for I studied them at sea with field glasses and camera, while they played and ate and slept.

"It was almost indecent the way I spied upon their private lives. And on shore, at the stations, I investigated them both inside and out as they were hauled from the water to be carved up. I even went so far as to crawl into the tummies of several just to see what sort of apartments Jonah had rented. And after all that, I can still be proud of our papier-mâché whale in the American Museum."

That whale marked an epoch in Andrews's life: he ceased scrubbing floors and he began thinking about whales. And then a real whale was killed just off the coast of Long Island, and Mr. Clark and Mr. Andrews were sent down to get the skeleton and all measurements. This was a difficult job, for a whale's bones sink rapidly into the sand; but the two young naturalists were completely successful.

Continuing his study of whales, Mr. Andrews was amazed to discover how very little was known about the life history and habits of the mammals. "Here was the most extraordinary group, from the standpoint of adaptation and evolutionary history, in the entire animal kingdom just waiting for some one to expose its secrets," writes Mr. Andrews. "I had made up my mind long before the study of the Amagansett whale was finished that the best opportunity for a young scientist lay with whales. The men who had worked in that subject were too old. It needed youth, enthusiasm, and the willingness to undergo hardships, to get out on the sea and find out things.

"Moreover, the American Museum of Natural History wanted whales.

Thus Mr. Andrews began to specialize in the study of whales and other water mammals, which he continued until 1914. Since 1916 he has been the leader of the Asiatic expeditions of the American Museum of Natural History.



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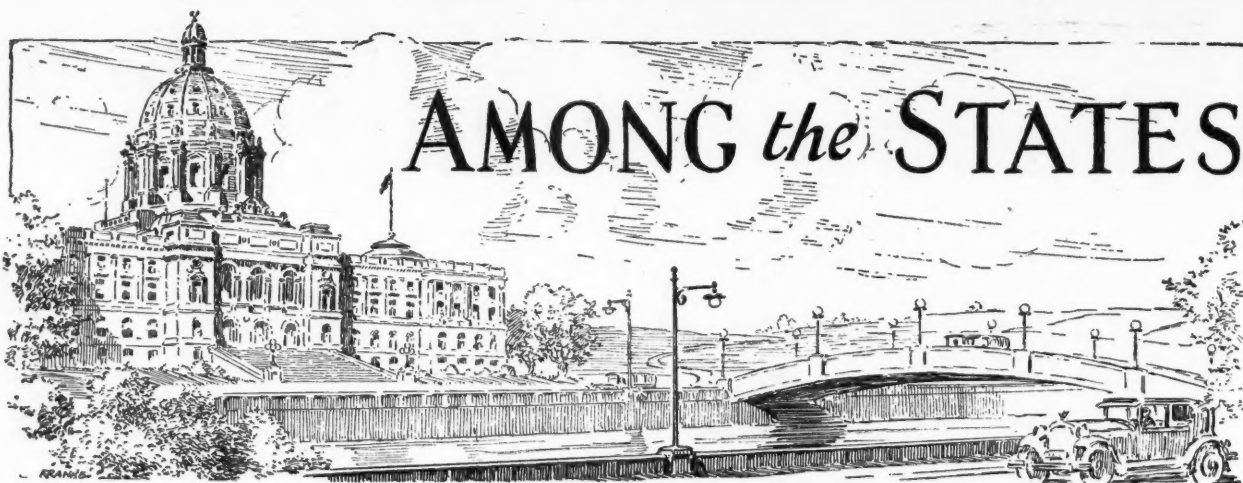
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Poor Little Texas!

By BRYAN MACK

JUST AS ONE cannot be educated without reading the Bible and Shakespeare, one cannot know America without being acquainted with Texas. This state is unique. Size alone would not make it so, though goodness knows it is large enough to awe the most sophisticated globe trotter.

The spirit of the Alamo heroes seems to course in the arteries of those who have come to carry on in their stead. The same determination that prompted the patriots of that eventful massacre to fight on is manifest in the lives of countless men and women in many pursuits of life. When the builder of the Kansas Southern was denied the privilege of carrying his railroad into Sabine harbor in the 80's, he proceeded to bring

AIRPLANES, prohibition, television, naval conferences—of these we hear frequently. But little is said of changes going on almost unnoticed in various parts of the country, where citizens are opening up new industries, expanding old ones, or building an American culture. Recent issues of this magazine have told of progress in Alabama and Oklahoma. We now present facts about Texas that may surprise even the well informed.

the harbor to Port Arthur, where his railroad ended, by dredging a canal from the Gulf. Beaumont and Orange have since dredged ship canals until the Sabine ports district is one of the most important on the Gulf.

A number of years later the city of Houston, fifty miles inland, also aspired to have the mountain brought to Mahomet; and now gigantic ocean ships serve this inland port. It has enjoyed the greatest growth of any harbor in the world. Galveston—on the Gulf—spent \$11,924,500 to build a seawall to guaran-

tee protection. Whatever is necessary, Texas does.

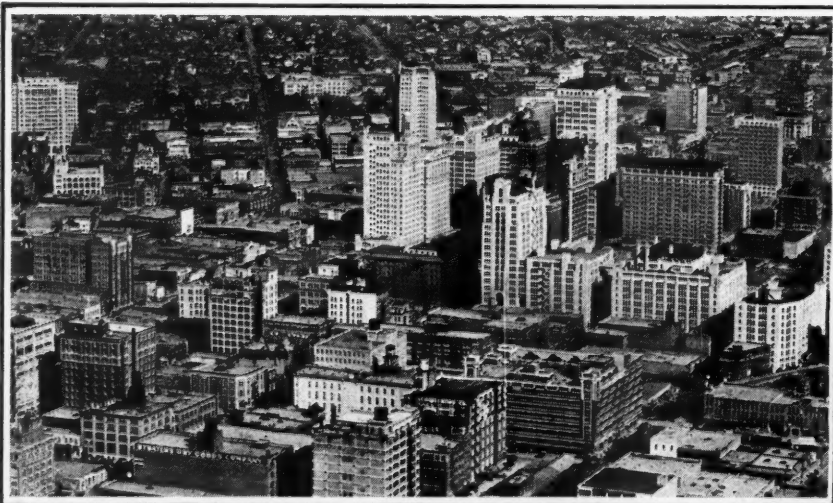
NATURE WAS in a generous mood when Texas was created. Seemingly, it has every item of valuable things

that is known to man, whether it be in, on, or above the earth; and the climate is of every variety. It may be freezing in the Panhandle of the state while bathers splash into the warm seashore waters and bask in the sunshine on the beaches. Mountain peaks are quite as typically Texas as are the plains or the fertile lands of the Rio Grande Valley.

With climate and terrain spanning the extremes it is natural to expect that plant life is no less diversified, and this is true. Only five things seem to be found in every section of the state in abundance—cotton, oil wells, figs, electric transmission lines, and a "hooray for my part of Texas" spirit. If any one doubts the last, let him speak disparagingly of the baseball team or the fire department of the town in which he happens to be.

It is difficult, also, to look aloft without seeing an airplane, or more likely many of them. Although served by some of the best railroad systems in America, air travel is popular in Texas—and its use increases each week. So important is this subject that it is covered in another article in this issue of REVIEW OF REVIEWS. However, the subject cannot be dismissed here without admitting that Texas should be seen from the air as well as from the ground. Approaching the Rio Grande Valley in an airplane, the traveler sees the vista unfolding like a picture film in entrancing beauty.

To the average person, Texas means millions of acres of flat country, infested



DALLAS, AS SEEN FROM THE AIR

A leading manufacturing center, seat of a Federal Reserve Bank, the largest inland cotton market, site of the state fair annually attracting a million persons—Dallas has become a skyscraper city with a growth since 1920 that is quite remarkable.

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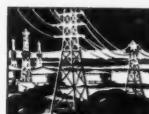
Cotton, wool, mohair, grain, fruits, livestock, timber, silica, cement, kaolin, oil, sulphur, gypsum and many other raw materials abound in the Southwest, with a majority of the principal products within easy range of Dallas.

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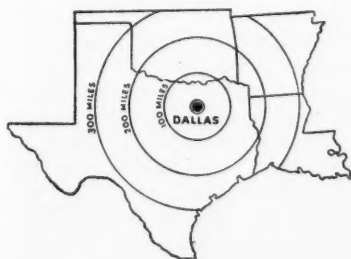
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Among the States: Texas



THE SKYLINE OF A SOUTHERN METROPOLIS—HOUSTON

with cattle, Texas ponies, and covered wagons. It is difficult to displace this vision from the minds of the uninformed, yet 20,000,000 acres of forests annually produce \$50,000,000 in lumber products. Conservation projects, by individuals, corporations, and the state are calculated to build up the acreage of forests. It is not easy, either, to reconcile mountain peaks 7000 feet high, and gorges, held by some to be deeper and more picturesque than the Colorado River ones, with the idea of the outsider that Texas consists only of plains.

After spending ten weeks in this Texas country, inquiring of all classes of people, in all sections of the state, the writer finds that the program of a united people seems to be: grow more and better crops, livestock, and poultry; completely wipe out the cattle tick; build highways and irrigation projects; improve educational facilities; work everlastingly to build up manufacturing to use the state's raw products, and to increase the population of cities sufficiently to consume all vegetables and fruits that can be grown.

This is not an idle wish; there is a well-defined program to this end. An organization this year was formed to assemble all information available pertaining to minerals in the state; and working in this movement are the universities, colleges, and state departments, together with all public utilities and chambers of commerce. Information will be presented in non-technical terms for the use of all who are interested.

Not content with more oil and natural gas and sulphur than any other state, Texas wants to ascertain what other minerals are available, and to find methods of using them. Already it is known there is an abundance of asphalt, Portland cement materials, kaolin, lignite, coal, Fuller's earth, granite, graphite, helium, gypsum, potash, iron ore, manganese. But Texas wants to learn more of the quantity and availability of gold, silver, quicksilver, ichthyol, zinc, tin,

lead, borax, celestine, and a number of other minerals that are to be found in the state.

Quite evident it is that the time is not long until mineral wealth, now dormant, will be utilized by extensive operations, just as new lands are put into production by irrigation and scientific cultivation.

ALTHOUGH THE HISTORY of Texas is filled with romantic heroism, loyalty, and adventuresome daring, the people seem too intent upon making the future count to appreciate their heritage of noble sacrifices. Certainly they undervalue the tourist appeal that their historical shrines hold. Until about fifteen years ago, one gathers, there was more thought given to past glory; but now with the wealth of the state increasing \$1,000,000 daily the procession is moving too swiftly—Texans have time only for the battlefield of industry and progress, with occasional hours out for duck hunting and football games.

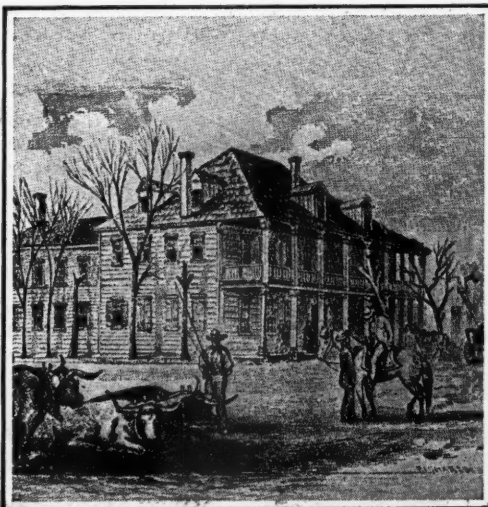
Under the Spanish régime, beginning in 1528 when the first white man entered Texas, until the daring followers of James Long in 1819 and Stephen F. Austin in 1821 founded colonies, only

about 7000 white people inhabited this great area. In 1824 Texas enjoyed its first constitutional government, by virtue of Mexico's having obtained independence from Spain three years before.

From that time until March 2, 1836, when a convention of colonists declared Texas independent of Mexico and elected David G. Burnet President, continuous bickering and fighting had been in progress. It continued until the battle of San Jacinto on April 21 of the same year, when the Mexican army was finally routed. Sam Houston was elected President in September, and requested admission into the United States. The United States recognized Texas as an independent nation early in 1837, and finally admitted it into the Union as a state in February, 1846.

YEARS AGO the legislature, urged by an unwise governor, enacted laws that were unfriendly to outside capital and made it a hardship to do business. But that day is gone and almost forgotten. Now capital from any state is eagerly welcome and treated fairly.

In the meanwhile it is interesting to see what home people have done without the aid of outside money. Jesse Jones, of Houston, came to the state quite young and without funds, and today is conceded to be worth not less than a hundred million dollars, none of which was from a lucky strike in oil, though it must be admitted that oil production has affected every business in the state. Jesse Jones' most recent effort was the Gulf building, which he and many others think the finest building in the world. Others are larger, this one being 34 stories, but Mr. Jones thinks his is the finest. He has many other fine buildings in Houston, a number in Fort Worth and Waco, and is planning one in Dallas. Wishing to do a little investing in another state, Mr. Jones erected and owns several of the newly built skyscrapers in New York.



THE CAPITOL AT HOUSTON, 1837



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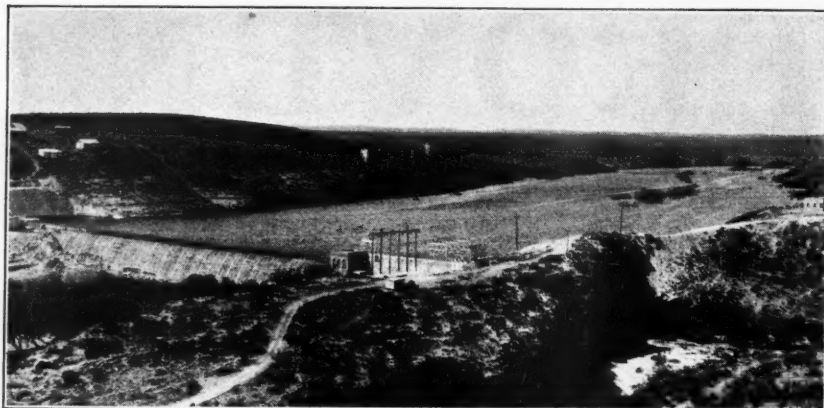
THE DOCK & TERMINAL ENGINEERING COMPANY

CLEVELAND

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Among the States: Texas



THE DAM ACROSS DEVIL'S RIVER, TYPICAL OF MANY NEW POWER PROJECTS SCATTERED THROUGHOUT TEXAS

Another home company that can be taken as an object lesson for outside capital is the Sugarlands development, where an outstanding piece of farm development is under way. They refine a million and a half pounds of sugar daily and distribute it through seven states. A new project of this company under way is the marketing of preserved figs for a large area of the state.

There are any number of cases like these. One textile mill at Houston is saving enough in fuel costs, necessary at its former New England home, to pay for its fuel, power, and lights in Texas. In southeast Texas the Gulf States Utilities Company, with headquarters in Beaumont, serves a territory of 30,000 square miles of territory. It has enjoyed a growth that sounds like a fairy tale, but the progress of that section has been so phenomenal that the engineering brains and managerial foresight of this Stone & Webster project were challenged to keep the utility facilities apace with demands for service.

Most of this growth too has been within the last four years. In 1925 the company's electric output was 50,000,000 kilowatt hours, and this year it will be 275,000,000. This service comes mainly from a new power plant on the Neches River with installed capacity of 80,000 horsepower, from which radiate transmission lines east and west for a distance of about 200 miles. From these high-voltage carriers radiate 400 miles of 33,000-volt lines, supplying many towns and cities.

In addition to the numerous industrial plants and cities served, the company also supplies power for twenty-one oil fields, two major oil pipe line companies, two salt mines, 150 deep well rice irrigation projects, and three rice canal irrigation companies.

Other utilities serving different parts of the state have similar experiences, and their records after all are probably the best index of what is taking place in

Texas today. These records too, seem to show that progress is about equally divided between industrial progress and agricultural advance.

AGRICULTURE is the basis of wealth for Texas, even if it does not appear as spectacular as oil. But agriculture and horticulture are only making a beginning, even if their totals are staggering. Already, industries of various kinds are tying up with agriculture to such an extent that it is commanding attention.

Flour mills, cotton gins and cotton oil mills, packing house plants, rice mills, sugar refineries, feed mills, fertilizer plants, canning factories, fruit preserving outfits, textile mills, creameries and condensaries, tanneries are all operating in Texas to use some of the raw materials. In addition there are farm machinery plants, box factories, bag mills, and clothing plants operating especially to serve agricultural sections.

A few figures are necessary to acquaint the reader with the vastness of agriculture out here. The total area of the state is 167,934,720 acres, and the annual crop value ranges from \$800,000,000 to \$900,000,000. At the rate at which new projects and intensive cultivation are going forward, this amount will increase to several times this amount in early years.

Soils and crops and climate reach the extremes, and consequently the products of the lands are legion. No doubt readers will be amazed at their own amazement to learn what variety of things are grown here. Cotton, the great crop, will be saved until the last and others taken in alphabetical order. Apples are grown mostly for home consumption in the northern and eastern parts of the state. Barley, only slightly grown, yields \$2,391,000; beans and peas, \$1,000,000; beets, \$882,000; broom corn, \$200,000; blackberries and strawberries, \$566,000; cabbage, \$1,760,000; canteloupes, \$125,000; citrus fruits, \$2,000,000; corn, \$77,346,000; cucumbers, \$581,000; hay,

\$11,880,000; lettuce, \$102,000; oats, \$18,233,000; onions, \$3,654,000; peaches, \$2,096,000; pears, \$488,000; peanuts, \$3,900,000; pecans, \$2,040,000; potatoes, \$2,691,000; sweet potatoes, \$8,284,000; rice, \$6,431,000; rye, \$175,000; grain sorghum, \$41,400,000; sorghum syrups, \$2,380,000; sugar cane syrup \$2,000,000; spinach, \$2,250,000; tomatoes, \$3,748,000; watermelons, \$1,407,000; wheat, \$24,392,000.

Statistics quoted are for 1928, and some of them are obsolete today. Several highly profitable crops that are growing in importance do not seem to have figures compiled, the fig being specially noteworthy. Others are grapes, carrots, dates, tobacco, and velvet beans.

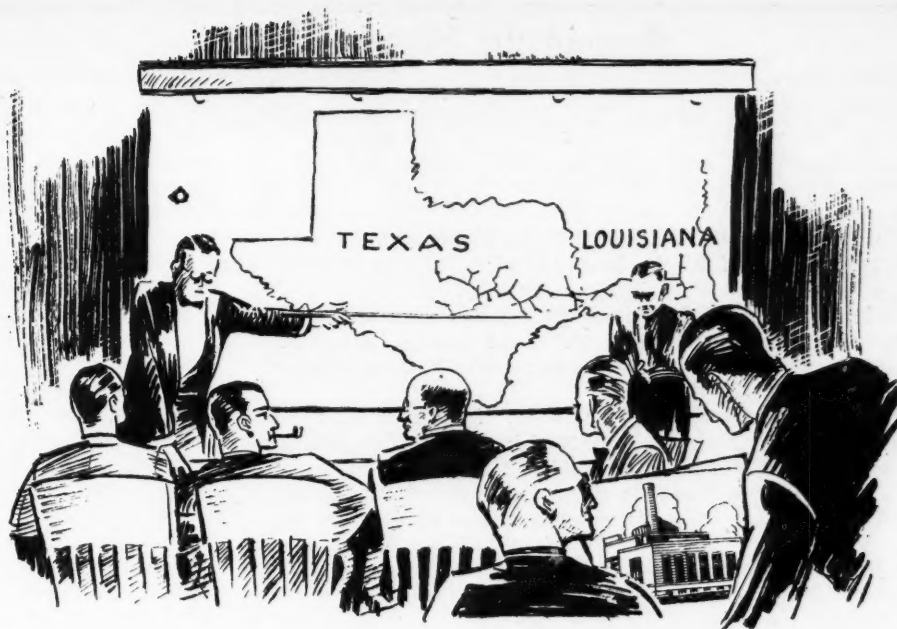
Cotton is the mighty crop, despite attempts of the boll weevil, leaf worm, root rot, boll worm, pink boll worm, cut worms, and numerous other diseases and pests to annihilate it. Enemies of cotton today have to contend with efficient methods of fighting back. One airplane can dust 160 acres of cotton with calcium arsenate in 15 minutes. W. C. Mars of Corpus Christi owns a fleet of planes equipped for dusting cotton that keeps busy during the cotton-growing season. He experimented six years before getting it worked out to a practicable and successful method.

From the 17,766,000 acres planted to cotton last year Texas cotton farmers received 5,150,000 bales, valued at \$450,625,000. In addition they got 2,292,000 tons of cotton seed, which added \$80,220,000 more.

It is quickly seen that Texas has more land planted with cotton than the total area of West Virginia; that it has planted with cotton half as much as the total area of either Alabama, Arkansas, Florida, Kentucky, Louisiana, Mississippi, North Carolina, or Tennessee; and almost three times the total area of Maryland. Withal it seems that cotton planting in Texas is only beginning. New areas, where diseases are less annoying and production is greater, are irresistible.

About 3 per cent. of the cotton grown in Texas is manufactured in the state, which shows the opportunity for various kinds of mill operations. Cotton is nevertheless a great boon to the state. It is a money crop, all of it, for nothing goes to waste except the cottonseed hulls, which are used for feeding cattle or put back on the lands for fertilizer. Extensive investigations and experiments are under way with a view of utilizing the hulls for making paper and composition building boards.

Federal statistics for 1925 showed Texas with 465,646 farms. Two thousand four hundred and thirty-nine of them had more than 5000 acres, 7562 were using from 1000 to 4999 acres, and

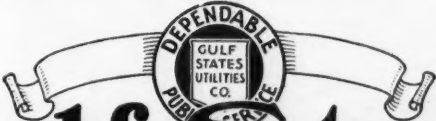


Southeast Texas *and* Southwest Louisiana

are developing rapidly

**AGRICULTURALLY
COMMERCIALY
INDUSTRIALLY**

*because of many advantages
—among them ample, low cost
Electric Power*


Gulf States
Utilities Company

A Subsidiary of Engineers Public Service Company—Under the Executive Management of Stone & Webster, Inc.

Among the States: Texas

there were 99,099 farms with from 100 to 174 acres. There are, however, farms with more than 100,000 acres in this state, and at least one with 20,000 acres of cotton. As a contrast, in the Valley and the Winter Garden sections small tracts of five acres are supporting families in luxury.

Iowa leads Texas in the value of live stock, though Texas is far ahead in total number. In beef cattle Texas is a leader, but lags behind in dairy cattle. Just the same it has the largest dairy in the world. Borden and Carnation have condensaries. There are numerous creameries, powder milk plants, and cheese factories, and dairy herds are being improved. It is unusual that a state so adapted to dairying should have waited so long to make this a leading industry. Incidentally the first condensed-milk plant in America was at Galveston many years ago.

Texas goes ahead of any state in number of sheep and wool production, and practically produces all the mohair from Angora goats in this country. At present it does not produce as much pork as the state consumes, but leads all states in the number of mules and is well up toward the top in horses. Poultry too is highly profitable, and increasing annually.

Sheep and goat raising in Texas is extensive. There are 4,593,000 sheep valued at \$37,040,000. Last year they produced 34,000,000 pounds of wool, worth \$14,000,000. Angora goats number 2,750,000 and are valued at \$12,600,000, while the mohair crop from them in 1928 was 10,250,000 pounds and brought nearly \$5,000,000. With this extensive production of wool and mohair there is not a scouring plant nor a mill to manufacture these products.

Swine raising is on the increase, with better breeds. This industry fell off noticeably following the War, when cotton prices mounted, pork was low, and feed crops scarce. Last year there were 1,375,000 swine in the state, valued at \$16,500,000.

It is worth a trip to Texas to see the

turkeys. They drive them to market like droves of sheep, and the annual "turkey trots" are great events. Value of the crop this year will approximate \$10,000,000. Horses and mules number 1,748,000 and are worth \$103,660,000.

It rains lots in some parts of the state, but the average is 31.08 inches. El Paso gets only 10 inches while the southeast gets 50. Some sections, believe it or not, get as much as 20 inches of snow.

EVER SINCE Spindle Top, spouting 50,000 barrels of oil daily, electrified the world with the news, Texas has been an oil state of a spectacular nature. It is oil activities that have created untold wealth throughout the state. Oil has enriched the land owner, as there are few acres in the state that have not at one time or another been leased—some of them several times.

Oil has furnished employment to the skilled and unskilled man. It has caused establishment of machinery houses, furnished the demand for tens of thousands of homes, built cities, covered the state with networks of pipe lines, and made harbors with world-wide records; it has brought to the state gigantic refineries. Power plants also have become necessary, and financial institutions, mighty in their resources, have oil wealth for their foundations.

Apparently oil activity in Texas is yet in the primary stages, although Port Arthur boasts the largest refinery in the world and other refineries are in many places, with more building. True, some pools seem to have been exhausted, and the output from many is diminishing. But deeper pools are being found in old fields, and in almost every section of the state new fields are coming into production. More than sixty counties are producing oil. Spindle Top is an outstanding example of an old field made new by drilling to deeper pools.

August established a new high record for production, when 28,082,000 barrels of crude oil were gathered—an increase

of nearly 6,000,000 barrels over August 1928. If the present increase of production continues, the state will be producing a million barrels daily by the end of this year. Already Texas is the leading production state.

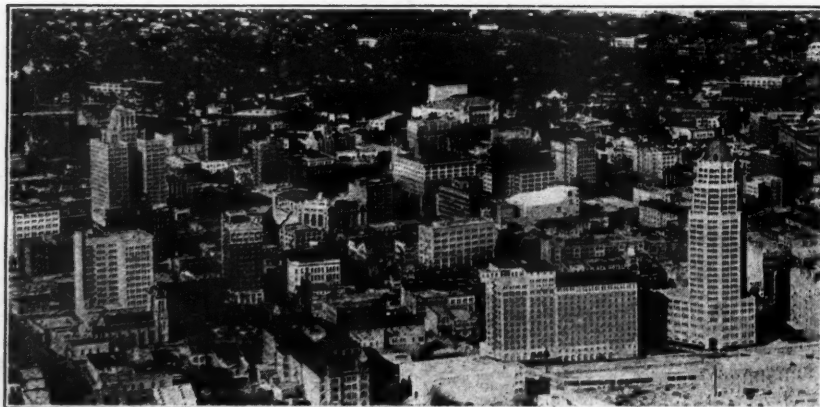
New wells are going down seemingly everywhere, many of them wildcat operations, but wildcating in Texas isn't such a hazardous proposition. In August 394 new producing wells were brought in, and almost as many dry holes were completed. Taking this for an average month's construction and assuming that each well cost only \$20,000 it would put fifteen million dollars into new operations each month.

Natural gas enjoys a bit of the spotlight and will perhaps have more to do with making this an important industrial state than any other one of Texas, numerous natural advantages, as well as enriching owners of lands where the gas abounds, and building up large operating distributing companies. Four or five years ago one field had 45,000,000 feet available daily; and when a far-seeing man in a company that was not marketing gas suggested building a pipe line to market it, some of his associates said it was impracticable to think of using such a gas supply in one section of Texas. Today that company is selling 93,000,000 feet, and is bringing in new fields at frequent intervals, as well as encouraging new industries to use industrial gas.

Low priced industrial gas makes for cheaper electric power, reduces fuel bills, eliminates smoke in cities and, in lowering fuel costs to industries and homes, provides an inviting picture for more manufacturing plants. Therefore the ever-increasing supply of natural gas is playing an important part in the industrial development of Texas. Not only this, there are several pipe lines carrying gas to distant cities in other sections of the United States. There are several large natural-gas development companies in the state.

Splendid highways, with many more building, serve the state well. The State Highway Department, headed by a retired millionaire, is putting a hundred million dollars into new paved roads. There were 1,229,733 motor vehicles in the state last year.

Sulphur mining, confined at present to two companies, operating in two counties, produces most of the world's supply—approximately 2,000,000 tons annually. This mining is unusual in that superheated steam is forced into the ground, melts the sulphur, and lifts it in the molten state to the surface. There it is diverted to open-air vats and solidifies. A sulphur block thus formed, when viewed from miles distant, has the appearance of a city skyscraper. When



PART OF THE BUSINESS SECTION OF SAN ANTONIO, AS SEEN FROM AN AIRPLANE

TEXAS

Looking Toward Tomorrow
Investigate
Today

HOUSTON

(A city that has developed from less than 100,000 to more than 300,000 in a few short years)

With the wide, fertile acres of Texas surrounding her, with the welcome smiles of Latin America at her door, Houston offers the manufacturer, wholesaler and distributor a greater opportunity for development.

No other city is more favorably situated for industry. Low labor cost . . . ample fuel and power . . . unexcelled transportation on both land and sea . . . and climatic conditions, together with a host of other significant advantages, strongly recommend your thorough investigation of this great industrial city of the South.

LABOR

While there is but little unemployment in Houston, new industries experience no difficulty in securing employees. The American citizenship of Houston is of a high standard, intelligent, ambitious type from which artisans, craftsmen, and executives of all trades may be selected.

FUEL AND POWER

Houston's immediate proximity to the great oil and natural gas fields of Texas allay all doubt as to supply of fuel and its cost. Oil and natural gas are readily available in unlimited quantities at extremely low rates. Electric power, too, is as readily available at low cost.

TRANSPORTATION

The great fifty-mile ship channel that reaches the Gulf of Mexico is a decidedly favorable advantage to those who do importing, exporting or coastwise shipping. Houston is a regular port of call for more than seventy steamship lines, whose diverse routes include every foreign port and both the Atlantic and Pacific seaboard.

Eighteen railroads, most of which are national major systems, serve Houston. Through these systems a perfect cycle of rail and water transportation is effected, with Houston as the key city.

CLIMATE

Houston enjoys a semi-tropical climate. The summers are agreeably cool and the winters unusually mild. There is no better time to visit this growing industrial center of the South than during the winter.

RESOURCES

The territory immediately adjacent to Houston is rich in Oil, Rice, Lumber, Cotton and wealthy in Stock raising, Truck farming and Citrus culture. Raw materials as well as extensive markets are at your beck and call.

A NEW SURVEY, entitled "HOUSTON," has just been issued. A request on your company's stationery will bring it to you . . . "LOOKING TOWARD TOMORROW . . . INVESTIGATE TODAY"

INDUSTRIAL DEPARTMENT

CHAMBER of COMMERCE
HOUSTON, TEXAS

Among the States: Texas



THEY ARE PROUD OF ONE TEXAS CROP
A potato field at Sugarland, in the Houston district.

ready for marketing, the sulphur is broken by dynamiting and shipped in gondola cars or in bulk in steamships.

There was more railroad construction in Texas in 1928, there is more in progress in 1929, and without doubt there is to be more in 1930, than in any other state in the Union. It is interesting to note what the railroads hauled in 1927, the last period for which figures are available. They handled 95,635,376 tons of revenue-yielding freight. Gross earnings for this was \$245,162,395, with operating expenses of \$186,531,926. For each mile of railroad the freight earnings were \$11,591.64, and the passenger train earnings \$2,525.14. The years 1928-29 should show a large increase over 1927.

PROSPERITY has also brought an increase of culture to Texas, which adds to the pleasure of residence here. Ample educational facilities for higher learning are provided through state-supported and endowed colleges. Texas University, at Austin, most likely will some day be the wealthiest college of America, and is already on the way. It owns valuable state lands on which oil has been found, and the permanent fund is daily increasing, for none but the interest can be used.

In addition to the University, which has a medical branch at Galveston and School of Mines at El Paso, there is the Agricultural and Mechanical College at Bryan, the Texas Technological College at Lubbock, the State Women's College of Industrial Arts at Denton, and eight state teachers colleges; John Tarleton College at Stephenville, the North Texas Agricultural College at Arlington, a junior branch of the Agricultural and Mechanical College, and the Normal and Industrial College for Negroes at Prairie View. The state also maintains schools for the blind and deaf, for whites and blacks

Rice University at Houston, Southern Methodist University at Dallas, and Texas Christian University at Fort Worth are all outstanding institutions and generously financed. There are also many other smaller colleges that rank high in work done. Grade and high schools are constantly making progress in buildings, equipment, and in teacher personnel. Rapidly growing sections find it very difficult to keep apace with demands.

Libraries, parks, museums, auditoriums,

palatial homes, playgrounds all are indicative of the viewpoint of Texas people, and will be revelations to those who have entertained the impression that Texas is a backward state.

INDUSTRIALLY, Texas is only being cranked up, compared to what will be true in a few years. This statement, however, will seem conservative if a visitor should approach the banks of the Houston ship canal, or take in one of several hundred plants in the Sabine districts, where tens of millions of dollars are invested in industrials.

Dallas is reclaiming ten thousand of acres practically in the business district of the city, to be used as an industrial tract. This is being done by straightening the river beds and confining them to one place, thus obviating floods and creating a new industrial center.

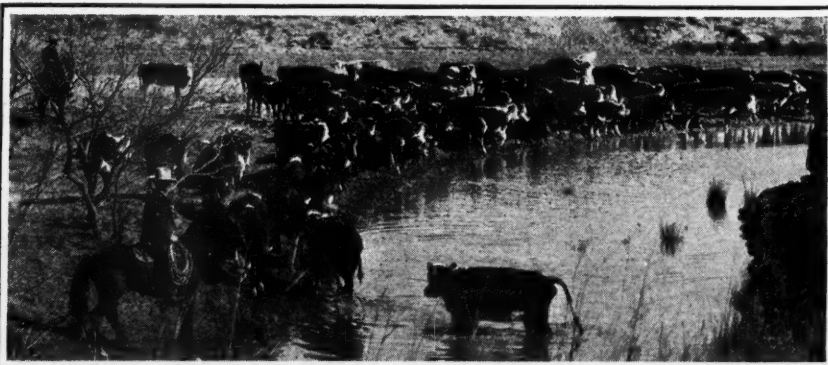
Sherman is a busy industrial point already, claiming greater progress than any point of like size. Citizens are furnishing the capital of these plants. Beaumont, already a beehive of industry, has a citizens' fund of \$250,000 to aid new industries, with more available when that is used.

Eager as Texas cities may be for industries, they have a keen knowledge of the kind of plants they want, and of the ones that can be successful. Practically every city has made an exhaustive survey of its raw materials, freight rates, and available territory to serve, and the public utilities have also planned their industrial campaign so as to secure only successful industries.

Little is thought of Texas today as a playground for tourists, but in a few years it will be a strong bidder against other sections now enjoying the bulk of travel. Within the confines of the state, one may enjoy practically any kind of scenery and climate available anywhere in America, amid an abundance of historical romance and ancient landmarks.

San Antonio, with its many missions, Mexican quarter, sunken gardens, quaint buildings, army camps, together with everything that is modern provides a combination of unusual interest. West Texas gives scenic magnificence to inspire anyone. Throughout the state are historical sacred spots. Austin is preserving the old home of the French Ambassador to Texas, the only building ever erected by a foreign country in America; and the Wrenn Library at the University there draws numbers of those who know of its rich treasures.

THE RIO GRANDE VALLEY of Texas is different from the rest of the state, so different in fact that all of Texas is proud of it, and unhesitatingly says the Valley grapefruit are without equal and permit of no arguing the subject were one inclined to do so. This valley is more than 400 miles south of the southern border of California, and Brownsville at its tip is about in line with Miami, Florida. Overflow of the Rio Grande River for hundreds of years has made these valley lands exceedingly fertile, and now that they have been irrigated, this section of the state, until twenty-five years ago a jungle, has grown into a bright spot of tropical fruit orchards, vegetables, flowers, and staple crops.



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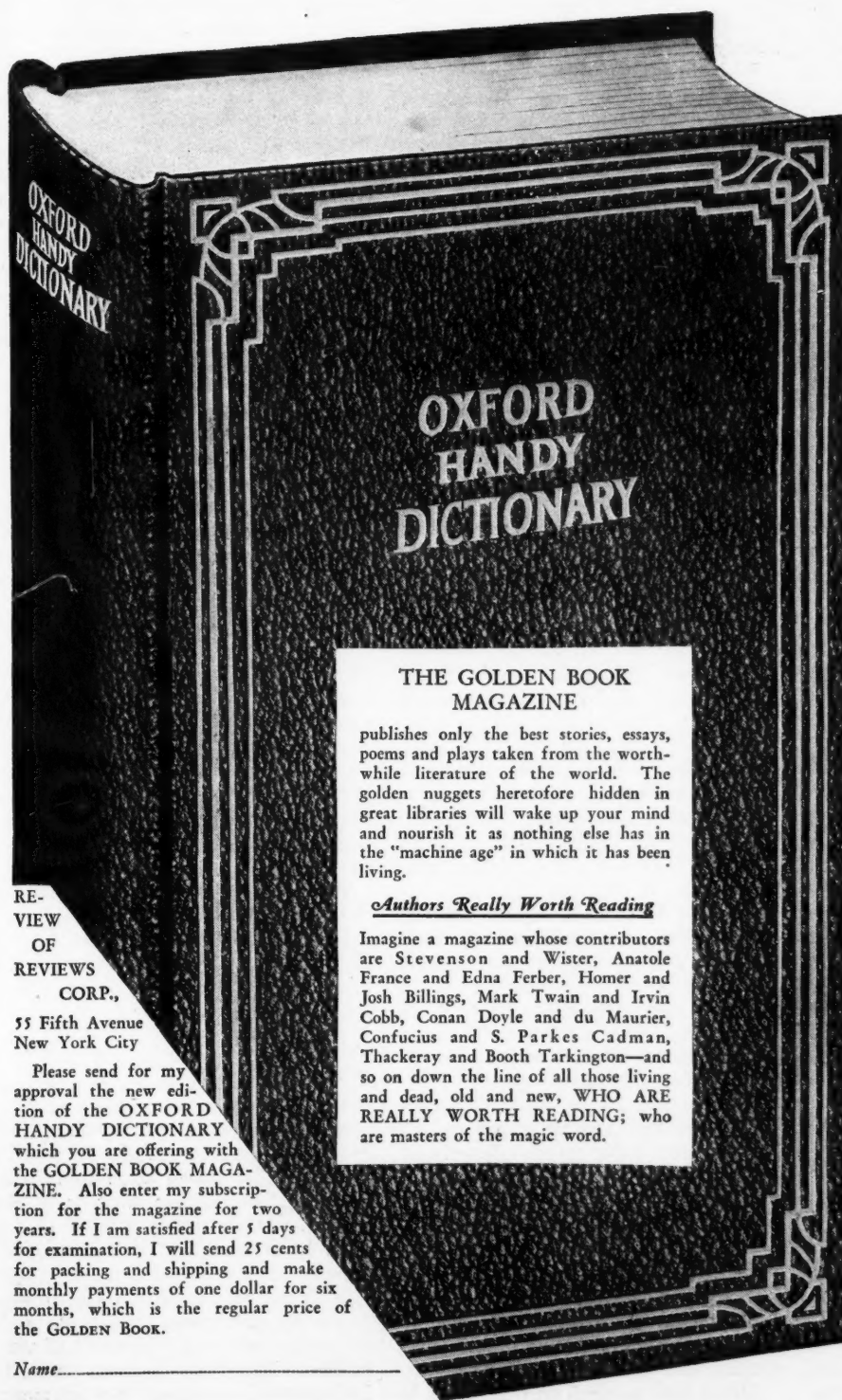
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RE-
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OF
REVIEWS
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55 Fifth Avenue
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R. R. 11-29

Among the States: Texas

It must be said, however, that the valley has many acres of land not suitable for cultivation, but already half a million acres have been irrigated and planted, and an equal amount is susceptible for irrigation and cultivation.

This section of Texas also has a new port with a bright future—Port Isabel. The federal government has approved it and a bill in the present Congress carries a large appropriation for its improvement and maintenance. Port Isabel will serve the Rio Grande Texas territory, as it will northern Mexico, and the tonnage from the Monterrey mining sections is calculated to make the port an active one.

If the present development continues in the valley, there will be one large city with a single main street. At present along this fifty-mile paved Main Street are cities of several thousand population at close intervals. They are Brownsville, San Benito, Harlingen, LaFeria, Mercedes, Weslaco, Donna, Alamo, San Juan, Pharr, McAllen, and Mission. To the north of Pharr is Edinburg, and to the north of Harlingen are Sebastian and Raymondville. Port Isabel is at the sea.

Valley lands will produce winter vegetables and then give ample time for cotton. This year that small section yielded \$11,000,000 of cotton as a side crop. For the winter season 1927-28, carload shipments of fruits and vegetables included: grapefruit, 1610; oranges, 28; mixed citrus, 106; cabbage, 6253; lettuce, 63; potatoes, 1662; onions, 394; carrots, 2499; beets, 957; beets and carrots, 1509; green corn, 1025; tomatoes, 1906; turnips, 23; cucumbers, 31; mixed vegetables, 5215; escarole, 8; canteloupes, 3; watermelons, 137; anise, 43; broccoli, 38; chicory, 1; dandelions, 23; endives, 3; parsley, 151; radishes, 5; romaine, 3; shollots, 15.

This season the citrus will largely increase because many previously planted acres are coming into bearing, and all of the trees increasing in yield. More vegetable lands are planted, or will be planted for the coming season.

One should not pass this way without taking a trip to the valley, nor for that matter should one fail to see each section of the state. It takes all sections to make the one great whole.

FORT WORTH claims to be "where the West begins." It adopted this intimate kinship with West Texas several years ago—long before West Texas developed into the most rapidly developing section of the world. It was a lucky stroke for Fort Worth, even if that fine city is on the eastern side of the center of the state.

West Texas is a vast empire. Population has increased no less than a million in ten years; ranches have been cut into farms and they are producing cotton at

less cost than anywhere in the United States. Grain fields seem to be covering the land and harvests have been fabulous, many of them paying for the land with the first crop.

Out there—where the Longhorns used to be—are Herefords, Shorthorns, Polled Durhams, and other superior breeds, and in one section the sheep and angora goats already referred to in this article.

With abundant prosperity from cotton, cattle, and grain, oil struck West Texas like lightning from the sky and started an improvement that transformed villages into cities. New highways, fine homes, public improvements, gigantic buildings seemed to spring up overnight. And more are in progress with each rising sun.

Prices are low now, but on the present basis West Texas is producing annually \$225,000,000 of oil; cotton and cotton seed from this section is \$175,000,000, live stock \$125,000,000 and the grain tapers down to the small sum of \$100,000,000. Is it any wonder that this boundless wealth has built cities?

Amarillo in four years increased her population from 15,494 to 45,920, and claims a trade territory of 500,000 people. The Panhandle had 21.4 per cent. of new railroad construction in 1927-28, when it got 380 miles.

To show how things hum out there during the wheat season, Amarillo bank deposits increased ten million dollars in three weeks. Other boasts this great town makes is producing 55 per cent. of this country's carbon black and nearly all of its helium gas. On the side it daily makes half a million gallons of natural gasoline and 90,000,000 barrels of crude oil. Although Amarillo is considered a West Texas city it asserts that its nearest competitive city is 221 miles distant. So there is still room for expansion!

Similar growth is experienced by Wichita Falls, Abilene, Burk Burnett, Lubbock, Big Springs, and San Angelo, with at least one of them destined to have a quarter of a million inhabitants. Each city is sure it will be the one. Then the border cities of El Paso and Laredo afford another phase of development.

The Texas & Pacific Railroad, traversing Texas east and west, has enough improvements going on to take care of West Texas tonnage to startle anyone not familiar with things out here. It has just completed yards and shops in Fort Worth costing \$6,000,000, and has plans for the immediate construction of a new terminal warehouse and passenger station to cost \$8,000,000 more. What it is doing in Fort Worth it is doing in a lesser degree throughout its territory.

Dallas stole a march on other cities in developing into a great distributing center and wholesale market for the Southwest. Nearly 2000 concerns maintain branches

there, and new factories are put into production every month. When the new industrial area is completed here are concerns ready to erect plants.

Dallas was foresighted and undertook her industrial expansion program in a business-like manner. Its citizens made exhaustive investigation, and have available every manner of information that manufacturers, wholesalers, retailers, and branch houses may wish, not only for the vicinity of Dallas, but for the whole Southwest. In addition, Industrial Dallas Inc., the advertising department of the Chamber of Commerce, has conducted a sensible and wisely planned advertising campaign for several years, which has brought the city satisfactory results.

THE SOUTHWEST has a \$6,000,000 market, 12,000,000 people, and a rapidly developing and wealthy section. Dallas proposes to serve this territory.

San Antonio somehow manages to keep ahead of other cities in population; is off by itself and surrounded with productive territory less than 20 per cent. developed. Waco, Austin, and Corsicana are a few more of the fine cities. Corpus Christi is enjoying new prosperity as a growing port and tourist center, and Galveston holds its port records in spite of new and powerful competition.

Houston has an ideal foundation to become a great city. The inland seaport with 50 miles of river-shore for industrial plants is already being utilized. The port costs \$20,000,000 but it is paying large dividends already. It ranks fourth among the ports of the nation in tonnage. Houston business men are wide awake and working together to make the city a great seaport, a leader of the Southwest industrially, a tourist and convention city, and a great distributing point. They think it will have a million population.

Beaumont, Orange, and Port Arthur, in the Sabine ports district, all have bright industrial futures. Already they are beehives of industry.

WHAT IS GOING to happen to Texas?

I am sure that no one can visualize the Texas of ten years ahead, however alluring he might paint the picture. But I do know that everyone who can afford a railroad ticket should come to this favored section and see what is in the making. Much that I wanted to say must be omitted, but if I have given *REVIEW OF REVIEWS* readers a glimpse into Texas, have inspired them to want to see for themselves, I am glad. It is impossible to give a true vision of what is here. Everybody in Texas seems to be happy and prosperous; they put money in the banks, dress well, ride in fine motor cars, and in odd moments make plans for making a greater and better Texas.



The ATLANTIC MONTHLY

November and December

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for 1930

BEGINNING a new and highly engaging A. Edward Newton series *A Tourist in Spite of Himself*. The undaunted Bibliophile confronts Sphinx and Nile in Egypt, and Moslem and Jew in Jerusalem . . . Dean Briggs, writing on President Eliot, sketches the humanest of portraits, full of inimitable touches. Every Harvard man and every Harvard family will delight in so intimate and witty a revelation of an unforgettable personality . . . Herbert Parrish presents *Pastorale*, a clergyman bidding his parish farewell in an address of unique candor . . . *Putting It Up to the College* poises pertinent questions for the college to answer . . . in *The Poet's Note Book* of Sir Rabindranath Tagore is the distilled wisdom of the East . . . Matter to delight the golfer and the non-golfer, too, enlivens Bernard Darwin's *The Balance of Power in Golf*.

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*Acceptance of this Special Offer brings you fourteen copies of the Atlantic Monthly for \$4.00. Bought singly as they appear at the regular newsstand price, these would cost \$5.60.

THE 1930 ATLANTIC MONTHLY will be notable for the serial publication of the Second Atlantic \$10,000 Prize Novel, which will begin in an early issue.

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Gentlemen: Enclosed find \$4.00 for a year's subscription to the Atlantic Monthly during 1930. You are to send me also the November and December 1929 issues without charge.

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R. R. 11-29

Wings over Texas



Flying over an
oil tank farm
near Big
Spring, Texas.

MAURY, THE CARTOGRAPHER, predicted that an empire would be developed in the Southwest Gulf Coast, and the rapid growth of this region is bringing into a vivid reality the vision he depicted. The story of the Southwest may well grip the imagination of the nation, and clinch the attention of business and finance. The Southwest's development is a twice-told tale, with ever-increasing and enriching embellishments of achievement; and in no particular has the South demonstrated its adaptability to modern business and industrial movement more than in the crescendo sweep of the aviation industry during the past few months.

The Southwest is air-wise. Aviation has made marked advances in this region, and these advances have been consolidated into a permanent business. The airways are daily becoming the more accepted form for fast transportation. Not only are the people riding in airplanes, but over the lines of the regularly established air transport companies they are sending their express and lighter freight despite the fact that the express system is still comparatively limited in extent.

Aviation is no new thing under the sun in the Southwest. If the sanded dunes of Carolina's slopes may claim the birthplace of aviation, as is the historical fact, so correctly is Texas and the Southwest the cradle of this great new industry. The heroic airmen of the last two decades, in the main, received their training at Brooks and Kelly fields, and during the World War these swift messengers of victory for the United States were trained in flying camps located in practically every city in Texas.

Fort Worth alone had seven United States and one Canadian air training camps. San Antonio was the great training center for the army then, as it is now. And while the government is constructing Randolph Field at San Antonio, where will be located the West Point of the Air, the Aviation Corporation is developing

there the civilian university of the air—the world's largest civilian advance training school—on Grosvenor Field, the largest civilian flying field in the South. The field is named for Graham B. Grosvenor, president of the Aviation Corporation.

Climatic and topographical conditions in the Southwest favor aviation. An equable climate, in which destructive blizzards and blinding snowstorms are exceptions even in the dead of winter, invites the earth-bound to the amazing skies. Whether the air traveler over Texas flies above the rolling plains or the Llano Estacado, whose tufted surfaces but a few decades ago fed innumerable herds of buffalo, over the fertile fields of central Texas white with cotton's rich crop, or over the undulating land of southern Texas, he sees beneath him an illimitable landing field. The Southern Air Transport system has a flying schedule of approximately 4500 miles daily, and with the exception of fifty miles across the Guadalupe Mountains of West Texas, the ships fly over a uniformly level terrain. And there are emergency landing fields every few miles along the mountain pass through which S. A. T. fleet flies.

THE LOCALLY IRREGULAR shore line of the Gulf of Mexico and the winding course of the Rio Grande—both border lines of Texas—describe generally the lines of a funnel converging at Brownsville, the most southerly city of any size in the United States, and a gateway to Mexico. And Texas is a funnel through which air travel will naturally move to Mexico City, and from that Montezuman city on to Merida, Yucatan, and thence into Central and South America. When the primary transcontinental air route is

By A. P. BARRETT
President, Southern Air Transport;
Vice-President, Aviation Corporation

finally set it will cut a winged swath across Texas much as did the dauntless Goulds when they built the Texas & Pacific Railroad. The flyable climate of Texas, and its topography, will make it so.

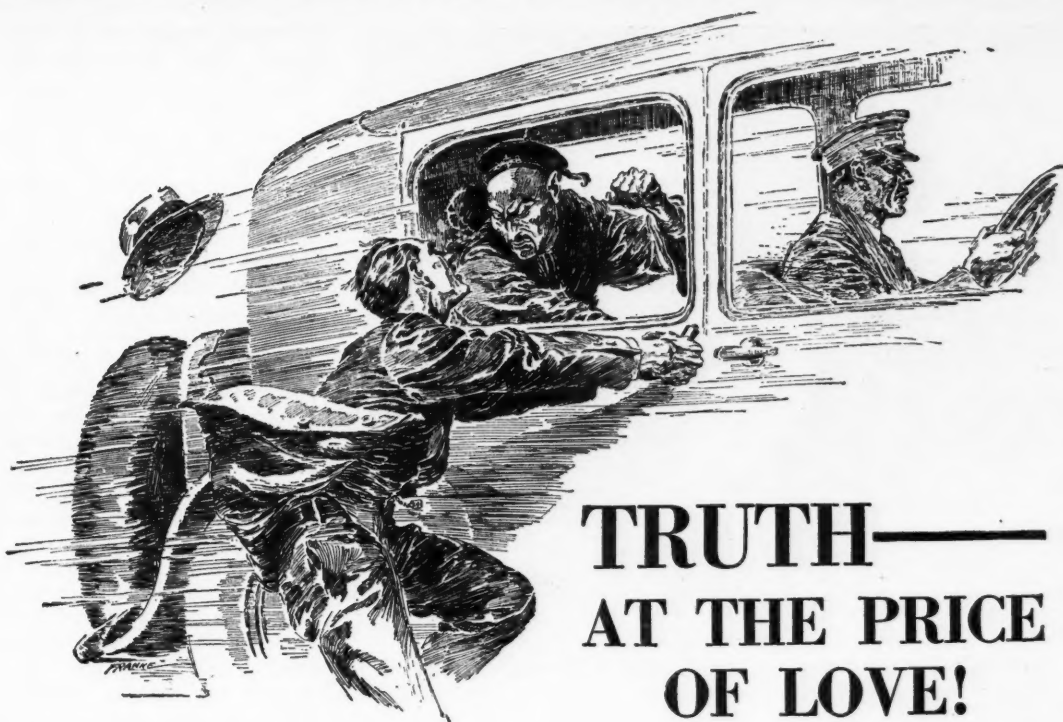
Texas people, long accustomed to flying because of the activities of the United States Government as well as the invitation to aviation of the

state's weather and surface, are thoroughly air-wise. The same daring with which the state's pioneers wrested it from the tyranny of the Mexicans of another century, and then drove back the Indian and the outlaw, has given them impetus to take to the air.

The rapid development of aviation in Texas only emphasizes, in one sector, the onward advance of this colossal industry in the nation. Backed by ample capital, which American financial leadership will give it, and by the inventive genius of American science, aviation is certain to become the most important factor in the completed transportation system of the United States. The industry will not displace either the fast transportation system of the highway or the long-distance passenger service of the railroads. It will supplement these great systems.

It augurs well that at an early stage in the industry a few strong companies were formed. They have been adequately financed. They are ably managed. In the course of time, by the logic of events, it is confidently hoped that the combined manufacturing and transport operating companies will all be controlled by one single holding company, with the common stock of that company widely disbursed throughout the nation. Thus will be eliminated costly, senseless, and wasteful competition which is hurtful to an epochal industry which is so mighty in its promise that it challenges and should rightfully have the unified support of the common finance, brains, and energy of the nation which first gave wings to mortal man. The real and ideal combination and merger of interest should include financial assets, managerial ability, and the common experience of all three great transportation industries—the railroads, motorized highways, and airways.

Those engaged in pioneering the development of the skyways of America confidently rely upon their ability to develop them in an independent way. We



TRUTH— AT THE PRICE OF LOVE!

The high-powered car had begun to move—

"Delora," he called desperately, trying to keep pace, "I must speak to you!"

The car moved faster—he beat on the window—he wrenched at the handle of the door, but it was held from the inside with a grip he could not move. Then he found himself looking into the broad expressionless face of a Chinaman, who leaning forward, completely shielded the person he sought—the person with whom he must talk!

"I must speak," he panted. "I have a message." The car was going faster now—out flashed the arm of the Chinaman and struck! Then—

What was this awful intrigue that was drawing the girl of his heart into its meshes? Who were his enemies, who his friends? Would the unraveling of this terrible mystery rob him of all he held dear?

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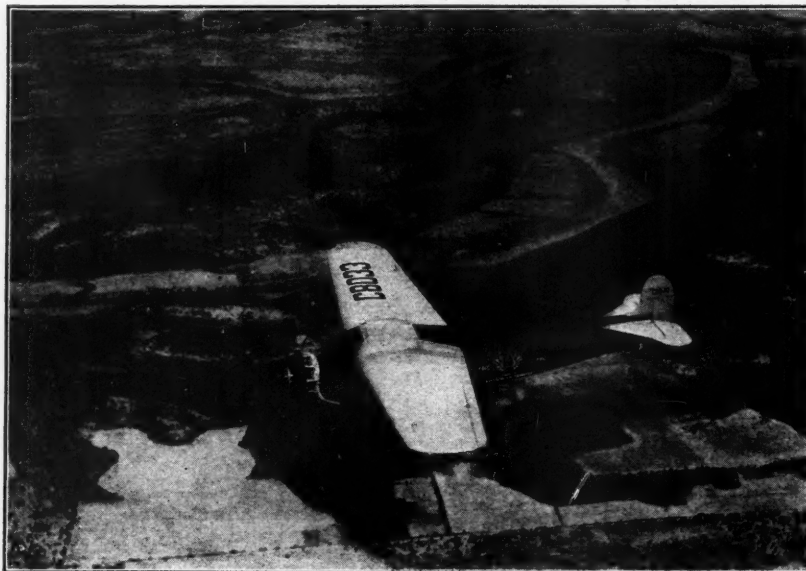
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Statistics, dry to the casual reader, are interesting in the light of a misinformed public's misapprehension about the safety of aviation. They can be marshaled to the great advantage of those transport

companies engaged in the service of the nation. If all the mishaps to transportation by rail and bus lines were listed alongside those occurring in the regular airplane service today, the public would understand that they can travel as safely by air to a far distance as by any other method of transportation.

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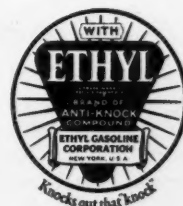
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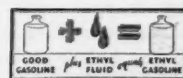
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OREGON, having noted the successful experience of Iowa, has consolidated into one board the governing authorities of all the higher educational institutions and of the former state Board of Higher Curricula. Previously, one board of regents governed the University of Oregon; another, the Oregon State Agricultural College; and a third, the three state normal schools; while a fourth, the Board of Higher Curricula, tried without much success to adjudicate differences between the state college and the university as to division of curricula. When the 1929 legislature, faced with a large deficit in the state treasury, was asked to appropriate funds for higher education, it compared the budgets of the various institutions and found considerable duplication of departments and expense. Its answer was the passage of a bill, later signed by the Governor, setting up the Oregon State Board of Higher Education. There are nine directors, appointed by the Governor and confirmed by the Senate, who succeed to the authority formerly exercised by the four boards abolished by the 1929 law. The board is required—with the assistance of some nationally recognized, impartial authority—to make a complete survey of present conditions and future needs of state-supported higher education and scientific research in Oregon. Then it must report the results of this survey, and present a program of higher education adapted to the state's population, resources, and tax-paying ability.

NEBRASKA celebrates in November the seventy-fifth anniversary of the adoption by Congress of the Kansas-Nebraska Bill (1854), which carved out of the Louisiana Purchase the two territories of Kansas and Nebraska. Thirteen years later Nebraska was admitted into the Union as a state. In Omaha the recognition of this diamond jubilee will take the form of a historical pageant, with scenes depicting important steps in the development of the territory and the state. Nebraska had her first native-son Governor in 1907, and her first and only native-son Senator in 1911. But the old-timers who went or were taken West are now fast giving way before the new, native political leaders of the state.

MICHIGAN expects to utilize the idle air space over railroad tracks for a 26-mile motor speedway. The Grand Trunk Railway has announced plans to

electrify its service between Detroit and Pontiac and then to erect a 40-foot highway, supported by steel pillars, that will pass over all railway and street intersections. The highway will be divided into zones, and the toll charge will be based on the number of zones that the motorist traverses. He will enter and leave the highway by means of ramps built at important points, unless he chooses to leave his car at a terminal public garage in order to avoid congested city traffic. As there will be no traffic lights to delay motorists, it is estimated that the 26-mile journey can be made in thirty minutes, as contrasted with more than sixty minutes now required to make the trip by Woodward Avenue.

INDIANA plays the part of host to a conference of two thousand farm and motor organization leaders, men active in road construction, and state and county officials, at West Baden Springs from October 28 to November 1. The plan is to launch a nation-wide movement to "Get the farmer out of the mud!" Five million farmers are living on earth roads, and there are still 2,484,822 miles of unimproved roads in this country. When bringing their produce to market, many farmers are forced to make use of roads that are dusty, muddy, rutty, and more or less impassable during the greater part of the year, before they reach the paved highways leading to the cities. This Indiana conference will discuss various kinds of low-cost pavement construction for the farm-to-market roads, and will also seek to determine the best means of financing and expediting road construction in back-country districts.

KENTUCKY failed to become greatly excited when a grand jury returned an indictment charging Governor Flem D. Sampson, a member of the State Textbook Commission, with having received gifts from various publishers who sought the state's orders for textbooks. The commissioners are forbidden by law to accept gifts from those who seek contracts, but the publishers are required to submit to each commissioner a copy of every book that they offer for use in the schools. It happened that some of those sample copies were later sold from one commissioner's office. The Governor requested an early hearing. When the case

came up for trial, the presiding judge held that, as the books were given to the commissioners as legitimate samples and were not accepted as gifts, it was a waste of time to go further. Therefore he directed the jury to bring in a verdict of "Not guilty."

FLORIDA has offered for sale a bond issue of \$1,187,000—voted by a very large majority several years ago but held up by an injunction—for the purchase of the necessary properties and to acquire the necessary rights of way for an improved inland canal from Jacksonville in the north all the way to Miami in the far south. The Federal Government had previously appropriated \$4,200,000 for deepening this canal as soon as the counties to be benefited should deliver a full title and a right-of-way ample for the government's purpose. A waterway with sufficient depth down the east coast to Miami will result in lower freight rates for this region, and thus advance its industrial development.

LOUISIANA AND TEXAS celebrated, at the twenty-fifth annual meeting of the Intracoastal Canal Association in Beaumont, Texas, on October 25-26, the completion of nearly all of the association's task. Congress has authorized a nine-foot channel with a bottom width of 100 feet, to run from the Mississippi to Corpus Christi; and the remaining distance to the Rio Grande, desired by the association, is now being surveyed under an order from Congress.

NEW ENGLAND authorities estimate that during the past summer it had 3,000,000 visitors from other states, and that it received about \$500,000,000 from these vacationists and from New England vacationists in their own group of states. The White Mountains of New Hampshire, the Green Mountains of Vermont, the Berkshires of Connecticut and Massachusetts; Cape Cod, Newport, and the beaches of Connecticut, Rhode Island, Massachusetts, and Maine—all shared in this prosperity. The great majority of summer New Englanders leave for their winter homes over Labor Day week-end. The Cape Codder, crack train of the New Haven Railroad, carried 25 per cent. more passengers this year than last. The Bangor & Aroostock Railroad had 57 per cent. more inquiries, and the New England Hotel Association 50 per cent. more. The steamship companies also enjoyed a record season.



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ANTOINE SAX
Inventor of the saxophone.

"ANTONIO STRADIVARIUS, Bartolomeo Cristofori, Theobald Boehm, Antoine Sax, these are the names which form the great landmarks in the history of instrumental music." So writes John Redfield in his "Music: A Science and an Art." Of the inventions and discoveries of these men perhaps the invention of Sax has had the most curious history. Stradivarius and Boehm improved the flute and violin, but invented no new instruments. Between the "clavicembalo con piano e forte" of Cristofori and the modern pianoforte centuries of development intervene. The saxophone alone among musical instruments has made a sudden jump from a previously unheeded position to the leading voice of a new instrumental ensemble within the space of comparatively few years.

The saxophone was discovered in the '40's by Antoine Sax, the Parisian instrument maker, in the course of experiments looking toward improvements in the bass clarinet. Shortly after its introduction by Sax it was taken up by military bands, in which ensemble it afforded a rich, organ-like middle voice.

The saxophone quartet sometimes made its way into the church and in some quarters acquired ecclesiastical connotations, so that Henri Kling, who taught instrumentation at the Geneva conservatory for many years until his death in 1918, wrote in his manual of orchestration: "The deeply religious nature of this instrument makes it unsuitable for use in dance music."

The saxophone has not fared well in the orchestra. A number of composers, most of them contemporaries of Sax, wrote saxophone parts in their orchestral scores, but few composers have followed their lead. Many musicians feel that the tone of the instrument, having something of the quality of the violoncello and something of the horn and bassoon qualities as well, is not well adapted to orchestral use. Some authorities, among

Music

What Jazz Has Done to Musical Instruments

By ALFRED V. FRANKENSTEIN

them the above-quoted Redfield, do not agree with this view, but it is significant that Whiteman no longer uses 'celli or horns because of his saxophones.

But few composers of worth have turned their attention to writing solo pieces for the instrument. I know of only two such, and both intimately connected with staid, unjazzy Boston. Charles Martin Loeffler, the Boston composer, once wrote a "Divertimento Espagnole" for the saxophone and orchestra, but when I inquired about this work I received the melancholy information that the score and parts had long since been destroyed, for "the work was less than unimportant, and hence its destruction is no loss to the world." Mrs. Elise Hall, an amateur clarinetist of Boston, and president of the now defunct Orchestral Club of that city, commissioned Debussy to write his rhapsody for saxophone and orchestra, and to her the work is dedicated. The piece has been published, and is occasionally played.

When we try to devise an explanation or find a point of origin for the use of the saxophone in the dance orchestra, we run into difficulties. I have consulted a number of musicians on this point. Each instanced the first use of the saxophone as a dance instrument in his particular community and was sure that this was the focus from which the idea was taken.

MR. SOUSA alone offered an explanation that might have general application. In his long experience as a band conductor he has found saxophone players abnormally ambitious, owing to their position in the band, which gives them little chance to shine as soloists. It is possible, he felt, that the saxophonists may have fallen upon the new ensemble with a whoop in order to grab off a place in the limelight at last.

According to J. F. Boyer, secretary of the C. G. Conn Company, manufacturers of band instruments, the great demand for saxophones began about 1910, and continued to grow until 1924, after which it has slowly declined. Other companies dealing in jazz instruments report a similar sales curve, and the descent of this curve coincides with the increasing importance laid upon the "sweet" side of jazz, as distinguished from the "hot" dance music formerly demanded.

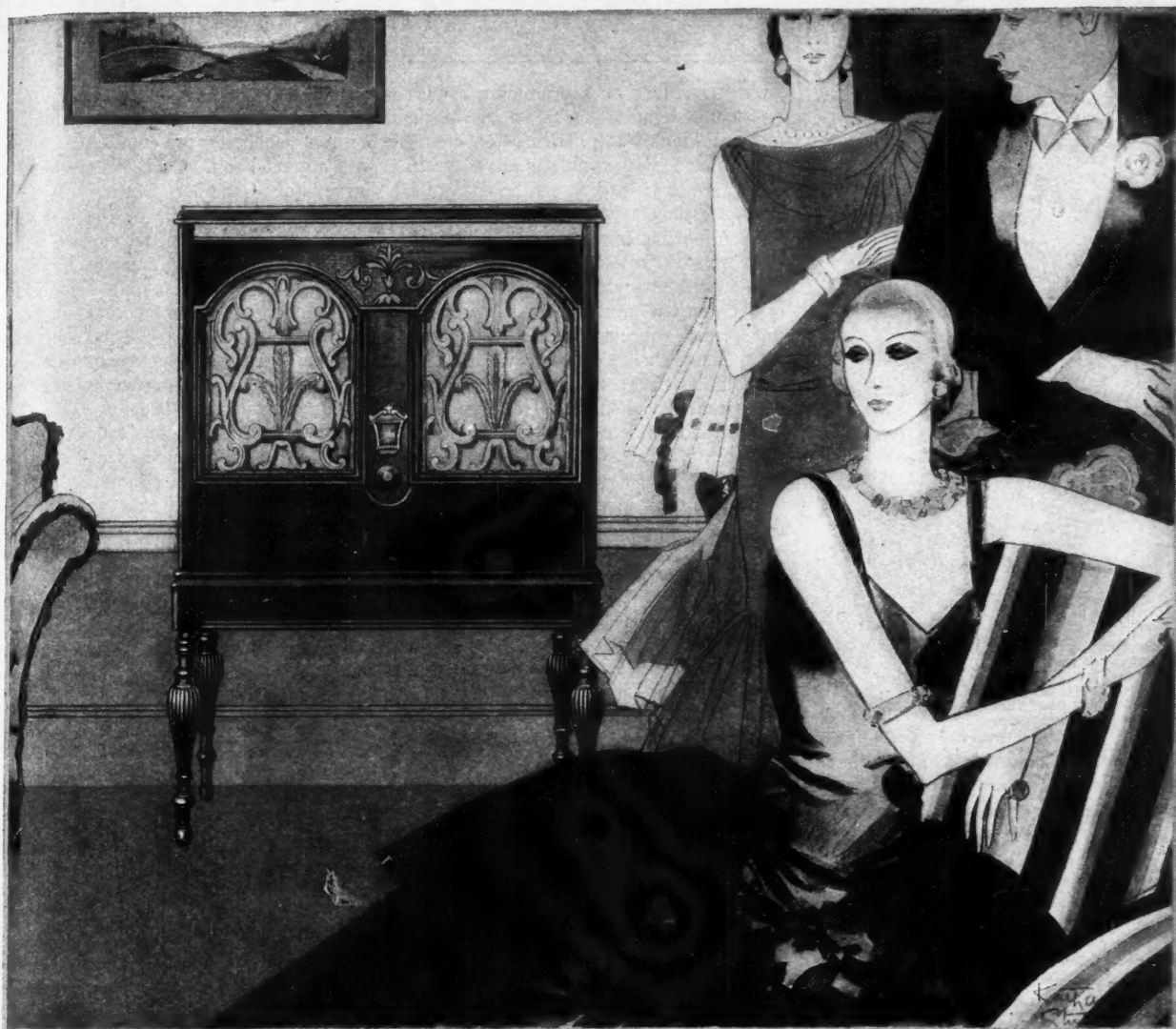
So far as I know, no other instrument

has jumped from a lowly position in one ensemble to the leading position in another. It is as if some disregarded instrument of the present orchestra, such as the bass trumpet, were suddenly to become the mainstay of some new type of musical grouping taken up and practiced all over the world.

Jazz has affected most other instruments only in so far as a new technique has been developed for playing them. But the theater organ has been profoundly changed by the jazz idea. When organs first were placed in motion-picture theaters the instruments differed not at all from the organs used in churches. Indeed, I am told that a great many early theater organs were actually second-hand church instruments.

But jazz has caused new stops and new developments to be added to the instrument. Most of these are of too technical a nature to be gone into here. Some of the new stops are, of course, the saxophone, the tibia, a large roomy flute effect, and the kinura, which resembles the musette, which in turn resembles a bagpipe gone wrong. A great many new percussion effects have been built into theater organs, and also a whole host of wind machines, bird calls, telephone bells, rain and surf effects, and the like, some of them jazzy, some of them purely theatrical. A greatly exaggerated tremolo is added to the organ tone, and this I believe to have had a very decided effect on the construction of a new instrument now very extensively used in jazz. I refer to the sets of orchestral bells to which are added elaborate mechanisms causing the tone to shake.

The jazz percussion instruments are worth a whole article in themselves. In the beginning the jazz drummer was half, or more, of the show. The persistent rhythms he set going, the volumes of tone he produced, the exercises he went through! But it was tough on the drummer, and since jazz has been sweetening up in the last five years or so his job has changed. No longer is the snare drum the chief rhythm begetter of the dance orchestra. Now soft, quickly damped taps on a small suspended cymbal do the trick. When the drummer does turn to the small drum, like as not he will use on it a pair of soft wire fly swatters, instead of hard sticks. A glance through a catalog of drummer's accessories reveals the fol-



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They say trap drummers die insane.

The Library Festival and Chamber Music

THE FOURTH FESTIVAL of chamber music given at the Library of Congress under the Elizabeth Sprague Coolidge Foundation ran its course on October 7, 8, and 9. The Library of Congress festivals, like their precursors, the Berkshire festivals, have served to define, as it were, the nature of modern musical effort. The programs in general, and the modern works in particular, showed the new trends in contemporary music.

The five programs of the 1929 festival had, on the whole, a reminiscent tone, in keeping with the "back to Bach" idea. But they were not so rigorously reminiscent as the programs of last year's festival, and the period reflected was not the eighteenth century but the nineteenth. Thus, there was a wind quintet by Franz Danzi, a forgotten contemporary of Beethoven, and string music by Bruckner, Wolf, and Brahms. Beethoven himself was represented by the famous great fugue, played in a two-piano arrangement by Harold Bauer and Arthur Loesser. The celebrated moderns were represented by Bloch and Hindemith, while the indispensable J. S. Bach opened and closed the festival.

For those unfamiliar with the Library of Congress festivals it should be said that they are a continuation of the festivals of chamber music established in 1917 in the music temple on Mrs. Elizabeth Sprague Coolidge's estate near Pittsfield, Massachusetts. The Berkshire festivals became national events, a fact which Mrs. Coolidge recognized. Accordingly she built a chamber music hall adjoining the Library of Congress, presented it to the nation, and established the Elizabeth Sprague Coolidge Foundation, to carry on the work—not only of the festivals but of chamber music concerts elsewhere, and of chamber music competitions.

Music

But a few weeks before the festival Mrs. Coolidge's English counterpart, Walter Willson Cobbett, presented the world with a great book, "Cobbett's Cyclopedic Survey of Chamber Music." Walter Willson Cobbett is one of the most remarkable characters in the modern musical world. He is an amateur violinist, who was old enough to retire from business twenty odd years ago. Four years ago, at the tender age of 78, he conceived the idea of a large encyclopedia of chamber music, which is now completed and the first volume published.

The work attempts to deal with every piece of chamber music, from duos to nonets, that was in print in 1928. It lists them in every conceivable way, by instrument, by composer, by ensemble, and so on. The more important works are analyzed in detail, and there are articles on the history and esthetics of chamber music. Some of the articles in this first volume are little masterpieces which must not be overlooked by anyone wishing to know what is happening and what has happened in music.

But one suggestion for improvement should be made. Cobbett indicates that a supplement will in time be issued, and I suggest that in this supplement he and his collaborators treat of chamber music for single string and wind instruments, such as Kodaly's unaccompanied violoncello sonata. These pieces are chamber music, and should not arbitrarily be excluded.

The book is published by the Oxford University Press.

Why Harmony?

AFTER SPENDING some months with the Negroes along the Niger River and a year with the Moors, Leland Hall writes in the *Atlantic Monthly* that he finds himself reluctant to touch his piano and averse to going to concerts. For, having heard the singing of the Negroes and the Moors, he thinks that our music sounds angular and pompous, and he believes that the melodic systems, which we have destroyed in order to build our rigid harmony, are capable of a much finer music than ours.

Our music, like that of the Negroes and the Moors, has its own setting: ours must be heard indoors, in the concert hall, the cathedral, the chamber, the opera house, and nowadays in the radio-equipped home; while theirs is always heard outdoors, from a mosque tower in Fez or in a native compound. Also, both our music and theirs contains suggestions of the life of the people from which it sprang. The experience of the westerner who, listening to Negro drummers in Africa, feels himself in sympathy with the past of that race, is similar to the ex-

Music

perience of the auditor who at an orchestra concert recognizes in the various instruments voices out of the past that has made us.

In the development of our Northern European music we have selected from a melodic heritage from Byzantium, Greece, and southern Rome only what would allow of several musical strains being interwoven at once—what the musician calls harmony—and the rest we have cast aside. (It should be noted in passing, declares Mr. Hall, that the Italians and Spaniards have rarely surrendered the single melody wholly to harmonic development; and he asks if this is another example of the difference between Nordic and Mediterranean?)

"From two or three centuries before Dante to the present day," writes Mr. Hall, "the history of musical art in Europe is that of the development of a harmonic science, through several stages known technically as polyphonic, contrapuntal, and so forth. . . . Our whole system of music, from the very notation of its 'measurable' parts to its recondite theory, coheres round the logic of harmony. But this has been a process of both development and restriction."

For, while we have produced an art that is imposing and often sublime, we are beset with difficulties. "Consonant" and "dissonant" are constantly in need of redefinition. We are beginning to realize how much we have lost by insisting on themes and motives at the expense of melody: recently we have begun to wonder if a transcendent melody of Verdi is not more truly music than is a symphonic texture of Wagner. We have chosen two rhythms from the many in life, and this has resulted in rigidity.

"But a sojourn among strange people gives us an actual experience of music never fettered by harmony, of melody in which harmony is not even implied," comments Mr. Hall.

When he was in Africa, Mr. Hall noted that the singer never sang the same tune twice exactly the same: always there was some variation in length of phrase, in tone, pauses, lingerings, departures from the line to return to it—always expressive of a present feeling that passed as it found expression. But today our conservatories give courses in improvising!

"Thus the proportions of our music stand out to me after living for a while with other music," Mr. Hall concludes. "I hear in it the logic which has destroyed melody; the restriction of an almost infinite variety of rhythm and pitch into conformity with a harmonic system, essentially massive, intricate without subtlety; the perfection of tone qualities which vibrate to their full meaning only indoors; and principles of form which have ultimately debarrered rapture."

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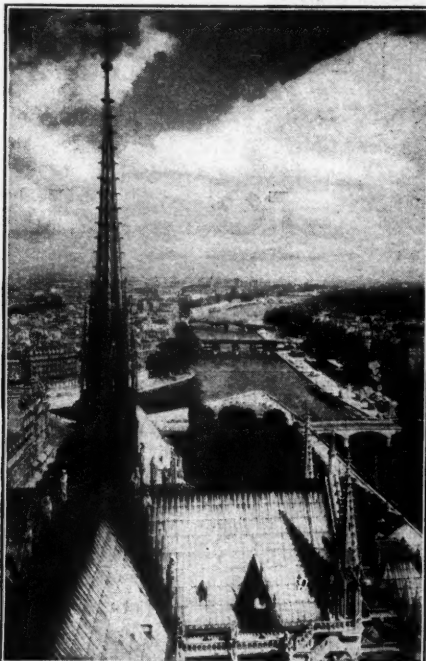


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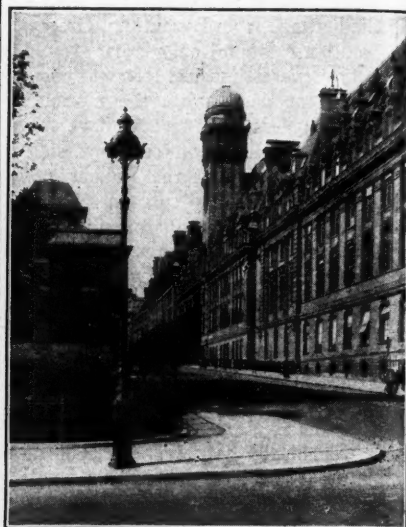
A VISTA FROM NOTRE DAME

The center photograph, taken from the roof of the famous cathedral, shows the Seine dividing Paris. To the right of the picture appears the Left Bank, site of the Latin Quarter. Below is an ancient street in this region.

Photographs from Ewing Galloway



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The Sorbonne, founded originally as a theological college, is now the University of Paris. To it came students from all Europe during the Middle Ages, and to it come students from all the world—including America—today.



The Changing Latin Quarter

THE LATIN QUARTER is still the educational center of Paris, but its character has changed fundamentally in the last few years. The narrow, crooked streets and gabled houses north of the Boulevard St. Germain that survived from the Middle Ages have almost entirely disappeared since the War. Another fundamental change has been the amalgamation of the Boulevard St. Michel and Montparnasse.

"Twenty years ago Montparnasse was a neighboring but independent section," writes Paul Morand in *Vanity Fair*. "The women of Montparnasse wore their hair as short as did the men of the Latin Quarter; their men shaved their heads in the manner of ancient Egyptians or Central Europeans.

"The folk of Montparnasse were homespun, sandals, and Rio Jim silk scarves; they drank alcohol and fed themselves on coffee with cream. The Boul' Mich' stuck to beer and sandwiches; there you saw long hair and heard French spoken. In 1929 the two clans have merged; they have exchanged fashions and even women; as little French is spoken in the Place de la Sorbonne as in the Rotonde."

The Boul' Mich' is really the road from Paris to Orleans; once it was a Roman road, through a suburb with villas, streams, and baths that still exist. Later it was used by the barbarians who destroyed everything in their path. In the twelfth century this section was pro-

tected by a great wall, beyond which stretched open country with vineyards, mills, abbeys, and monasteries. The university was founded not long after.

"It is well known that on the hill of Sainte Geneviève the students of that time were grouped by nations, and the national groups, again, were subdivided according to provinces," continues Mr. Morand. "The municipal universities

they are trying to establish today recall the past. In those days students were boarded as well as instructed. There were colleges for the English, the Germans, the Scotch, the students from Picardy and the Limousine. Dante, Grasse, Lulle, Bacon, either studied or taught in the university."

The use of French instead of Latin was made obligatory in the fifteenth century, and this ended the university's appeal for foreign students and so killed the Latin Quarter of the Middle Ages. But the transformation of the Latin Quarter into a thoroughly modern business and residential district was accomplished only seventy-five years ago, and this work of modernization is still in progress.

"If one really wants to obtain a true impression of the former Latin Quarter, one must go, today, behind the Collège de France, on Mont Sainte Geneviève itself," writes Mr. Morand. "Chinese, Armenian, and Russian restaurants, brothers of those of Greenwich Village, have replaced the medieval rotisseries, the taverns in which, in pewter pots, the students drank those tart wines they no longer make in the neighborhood of Paris, and yet one still breathes there an ancient air of debauchery, of poverty, of mysticism which is essentially that of the Middle Ages. . . .

"As for the churches of the Latin Quarter," Mr. Morand continues, "they share the narrow, malodorous streets with

Interesting Travel Articles

CASTLES IN SPAIN, by Frances Parkinson Keyes; October *Good Housekeeping*. Reviewed on page 176.

BOUL' MICH'—1929, by Paul Morand; October *Vanity Fair*. Reviewed on page 172.

A VACATION IN HOLLAND, by George Alden Sanford; September *National Geographic Magazine*. An American family spends a summer in Bergen, on the seashore.

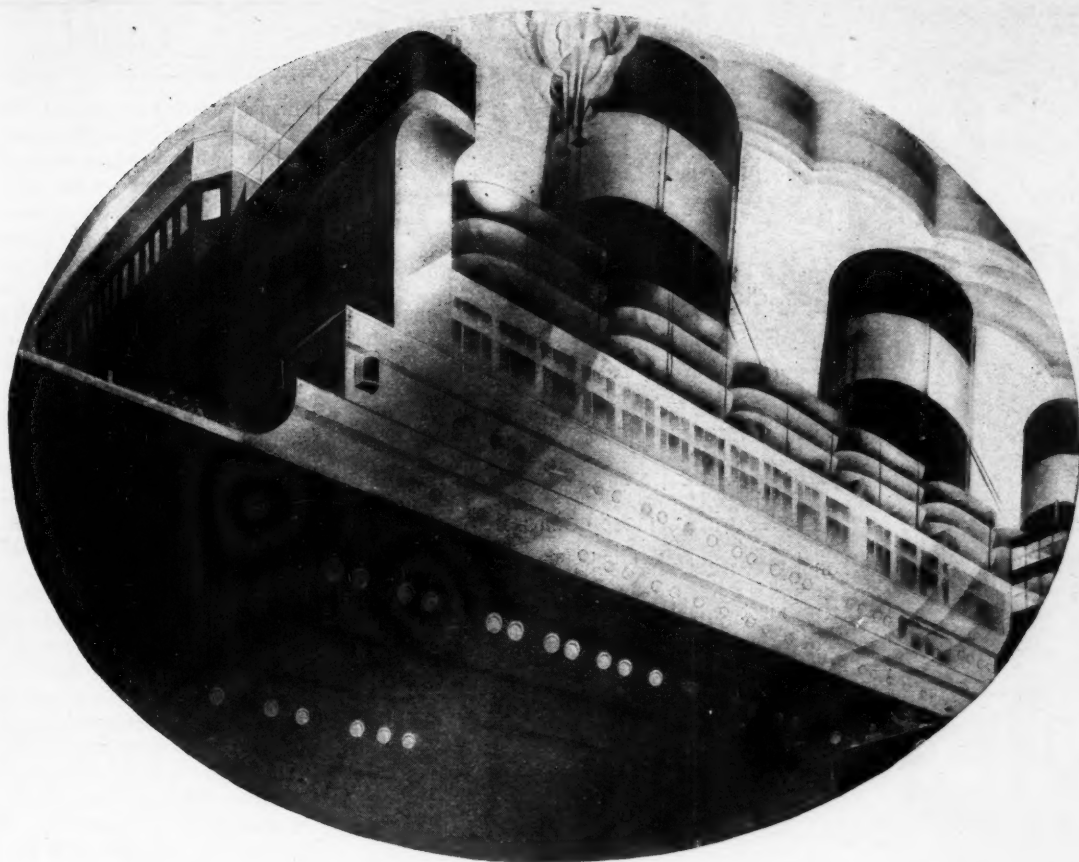
DOWN NORTH, by William Rea; September 15 *MacLean's Magazine*. The record of a trip down Canada's 2000-mile river highway to the Arctic Ocean.

SIX YEARS' RECONSTRUCTION IN TOKYO; October *Japan Overseas Travel Magazine*. How Japan's capital has been rebuilt since the 1923 earthquake.

THE PARLIAMENT OF THE VIKINGS, by Lucile McW. Rogers; October *Travel*. The story of Iceland's parliament, which celebrates its thousandth anniversary next year.

"BOILING OUT" AT AMERICAN WATERING PLACES, by Frederick Lewis; October *Woman's Home Companion*. Reviewed on page 175.

CANE AND COFFEE, by Eleanor Hoffman; September *Touring Topics*. Reviewed on page 174.



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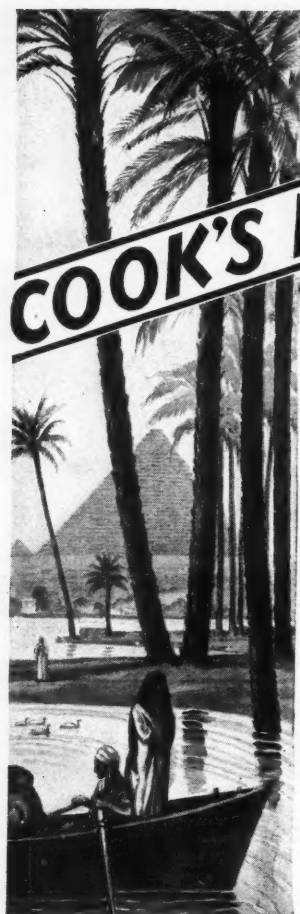
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Travel

evil spots which have not been cleaned up since the Middle Ages. Francis Carco, in his recently published recollections, 'From Montmartre to the Latin Quarter,' has written pages reminiscent of Balzac about the dingy little bars of the Rue Monsieur-le-Prince, the cabarets of the Rue de l'Hirondelle, and the picturesque wretchedness of the neighborhood of the Rue Mazarin.

"Ah! yes, it is fine to be twenty in a great city like Paris, and, like Rastignac, Balzac's young hero, to hold out one's hand to the city in a gallant gesture, crying: 'To us both!'"

Porto Rico by Motor

"IF THE CALIFORNIAN can put himself and his car on a steamer and within four days reach a tropical island flying the Stars and Stripes and, from its excellent roads, get a glimpse of a new world, the Easterner has the same advantage," Eleanor Hoffman writes in *Touring Topics*. "Within four days of New York with its icy winter lies one of the Caribbean's loveliest islands, Porto Rico. First-class steamers of the Porto Rico Line sail twice a week and other boats touch there en route to other ports. Automobiles are transported uncrated, and the very day of arrival one can start off to explore the island over excellent roads in one's car."

Every day after the tourist leaves Brooklyn he notices the warmer air and the bluer water. He sees flying fish and golden gulf weed, but no sight of land until on the morning of the day of landing at San Juan, the capital.

"The American tourist will no doubt be surprised and delighted with the roads that enable him to explore the island easily and rapidly," continues Miss Hoffman. "A few were inherited from the Spaniards, such as the superb carretera or military road that crosses the mountains from the capital to the southern city of Ponce. For an island as mountainous as Porto Rico, where, until a recent system of buses, there has been comparatively little motor traffic, where the population has been sufficiently subdued to make a network of good roads unnecessary from the military point of view, it is amazing to see what has been done in the thirty years during which we have been in possession."

Following this old Spanish road from San Juan to Ponce, the tourist gets an excellent idea of the variety in the island as he passes cigar factories, the race course, the university at Río Piedras, fields of Nile-green cane, acres of pineapples, cattle pastures, fields of muslin-covered tobacco plants, and coffee and banana plantations.

Americanization for thirty years has

Travel

brought both good and bad to Porto Rico, as to other parts of the world. Good roads, sanitation, relief following hurricane and earthquake, modern agricultural methods, a market for island produce, and an educational system that is rapidly lowering the percentage of illiterates are some of the benefits that the United States has bestowed on Porto Rico. But we have set up billboards everywhere, we have pushed the sale of our cheapest and worst machine-made products, and we have bought large acreages of land for sugar, tobacco, citrus fruit, and coffee, thus forcing the native to give up his thatched hut with his home-grown food and to move to the city and buy imported food.

The visitor should make a complete circuit of the island, at the eastern end of which is the highest peak in Porto Rico, rising 4000 feet within six miles of the sea. Here is found the wild life of the island: boa constrictors, a red spider with a really dangerous bite, flocks of emerald-green parrots, and mongooses, which were brought to the island to exterminate the rats when there was an epidemic of bubonic plague, and which have remained to become a nuisance, stealing young coconuts and hens' eggs.


"This distant corner of the United States," writes Miss Hoffman, "offers peace and beauty as one drives along over its beautiful roads and watches palms leaning far out over turquoise water under a hot winter sun."

Be Cured in America First

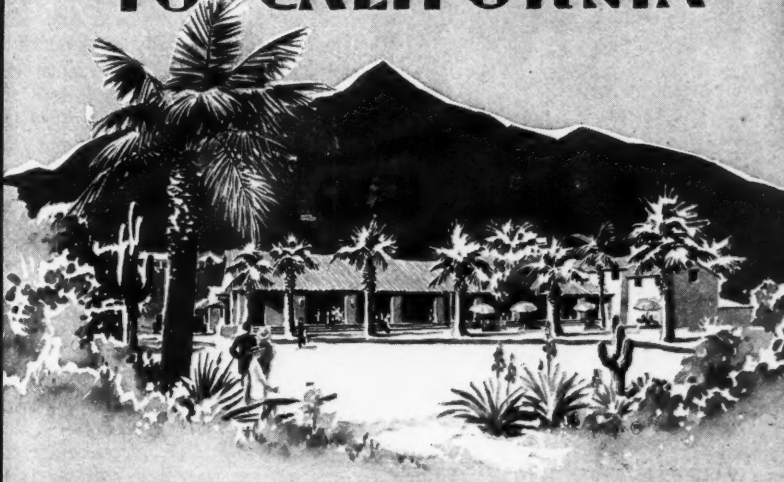
TAKING A CURE has been established in Europe for several centuries. The resident physician prescribes the water of a certain spring; and then all the patient has to do is to stand in line to obtain his bit, follow it with a short walk, and return to the spring. After he has followed this routine for perhaps three weeks, and has also endured electrical and mud baths, he departs, cured.

America, too, has her springs; but only recently have Americans taken advantage of this fact, states Frederick Lewis in the *Woman's Home Companion*.

"Properly speaking, cures are not seasonal matters," he writes. "They should be taken as needed. But most people with money enough to be sick in a fashionable manner arrange to have their ailments reach a crisis in the spring and in the fall. In the spring they boil out after a hard winter; in the fall they do it again in preparation for another. So springs that have the good taste to spout in regions which are, as the chamber of commerce people put it, 'cool in summer,



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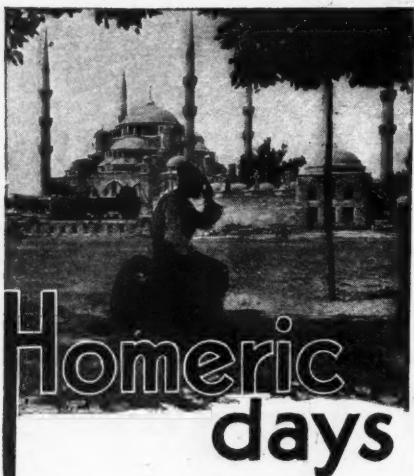
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Such a one is Arrowhead Springs, set in the California foothills, and a half-hour from Los Angeles. Surrounded by rolling hills, gorgeous canyons, and pleasant streams, and with several of the highest peaks of the west-coast ranges in sight, it provides ample opportunity for all sorts of sports: swimming, hiking, riding, tennis, and golf.

A life of Southern leisure is led by the visitor at Hot Springs, Virginia. Surrounded by the Allegheny hills, which are beautiful with soft-tinted azaleas and rhododendrons in the spring and with orange foliage in the fall, he enjoys driving or riding on winding roads and trails through the woods and past clear streams and waterfalls.

Much the same attractions are offered by White Sulphur Springs, in West Virginia, which is fifty miles away, and is only overnight from New York. If he is not on too strict a diet, the visitor can indulge in the finest dishes of the South. He can enjoy tennis, golf, and dancing, and can use the medical establishment.

People generally go to French Lick Springs, Indiana, to get cured rather than to engage in a round of social activity. But golf is popular there. The climate, though it is neither cold in summer nor hot in winter, is always endurable and often quite pleasant.

Hot Springs, Arkansas, has not the altitude of Hot Springs, Virginia, but it is high enough to get the breezes of the Gulf of Mexico, and accordingly is cool in summer and warm in winter. The waters are under government control. Riding, hiking, swimming, fishing, and golf there are a-plenty.

"Of course none of these springs is a real cure-all," Mr. Lewis comments. "But none of them, taken under doctor's advice, is harmful. If your ailments are the ones that most of us suffer from—too much work and too little vacation and not enough attention to the choice of food—any one of them will send you back to the grind a better and perhaps wiser man or a wiser and perhaps thinner woman!"

Castles in Spain

TWO AMERICAN WOMEN, offered an opportunity to motor through Andalusia, accepted—as might be expected—with thanks. Within an hour they departed, their car bearing the significant license number "U. S. 1492." One of the fortunate passengers, Mrs. Frances Parkinson Keyes, tells in *Good Housekeeping* what they saw.

Through the fields and olive groves they drove, passing many widely sepa-



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Travel

rated little villages, till at length they began to climb a high plateau on which is Ronda, whose pleasant English-looking inn was their destination for the night. From this inn they obtained a wonderful view of the range of rugged mountains, a view that would by itself repay the trip to Ronda, they thought. They visited the ancient Roman gate and the three bridges—one built by the Romans, one by the Moors, and one by the Christians.

AFTERNOON of the day after their departure from Seville found them looking down on the domes and turrets of the city of Granada. They took the winding road to the hill where the gypsies live as they have lived for centuries, in caves dug out beside the road; they went to the cathedral; but of course for them as for all Americans since the time of Washington Irving the Alhambra held the greatest interest. And so they now go to the great "door of justice," which leads to the Alhambra gardens and the palace of the Moorish kings.

"The baroque monstrosity of a palace, begun under the orders of Charles V but never finished, looms clumsily beside this plaza," writes Mrs. Keyes. "How futile and ugly it looks beside the imperishable grandeur of the corridors and courts into which we presently entered through slender pillars of ethereal grace!"

"This splendor, as first seen in the golden sunshine of late afternoon, is dazzling; by moonlight it was almost overwhelming. The hurrying tourists and the officious guides were gone; there was no one, besides myself, in the building, except Elisabeth and the venerable archaeologist, wrapped in a flowing black cloak, who accompanied us. I could descend into the gardens and mount the towers and stand beside the myrtle-bordered pool in which the radiance of the skies is reflected, unhastened and unconfused. And this was as I had longed to have it. For the Alhambra is a place already so peopled with the past that we must see it in solitude, unattended except by thoughts and memories of those whom we love the most."

The city of Cordoba boasts the Mezquita, which repeats the wonders of the Alhambra in another form. For, writes Mrs. Keyes, "this Moorish mosque, converted into a Christian church, is unique in the world. The conversion, alas, was not accomplished without destruction: of the 1400 columns which it originally contained, 500 were torn away to make room for the choir and for other 'improvements.' But even in its damaged form the Mezquita gives the effect of an impenetrable forest of columns. . . .

"Leaving the 'forest' reluctantly behind us, we took to the open road again for Seville."



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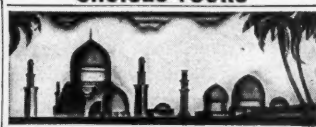
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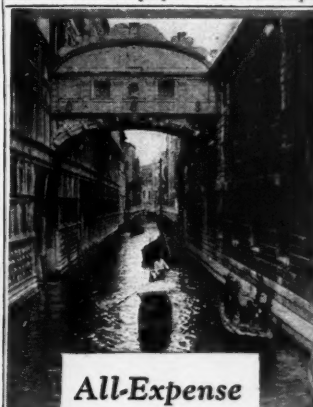
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The modernization of many a retail establishment has started from the management's desire to reduce insurance costs. The White Fireman has been called upon to show how fire hazards might be improved. The White Fireman's ad-

vice has led to the installation of protective equipment, to the institution of better housekeeping supervision and to changes in building construction and layout.

Such improvements, made in the interest of fire-safety, frequently have resulted in a general improvement of operating efficiency. Thus, by showing retailers how to reduce fire hazards and secure lower insurance rates, the White Fireman

has helped them in their efforts to give you more for your money.

The White Fireman, symbol of the loss-prevention engineering service supported by insurance companies, is working constantly to prevent loss from fire. The owner of any type of property—mercantile, industrial, institutional or residential—may secure the benefits of his service through responsible insurance agents and brokers.

The White Fireman

helps retailers to give you more for your money

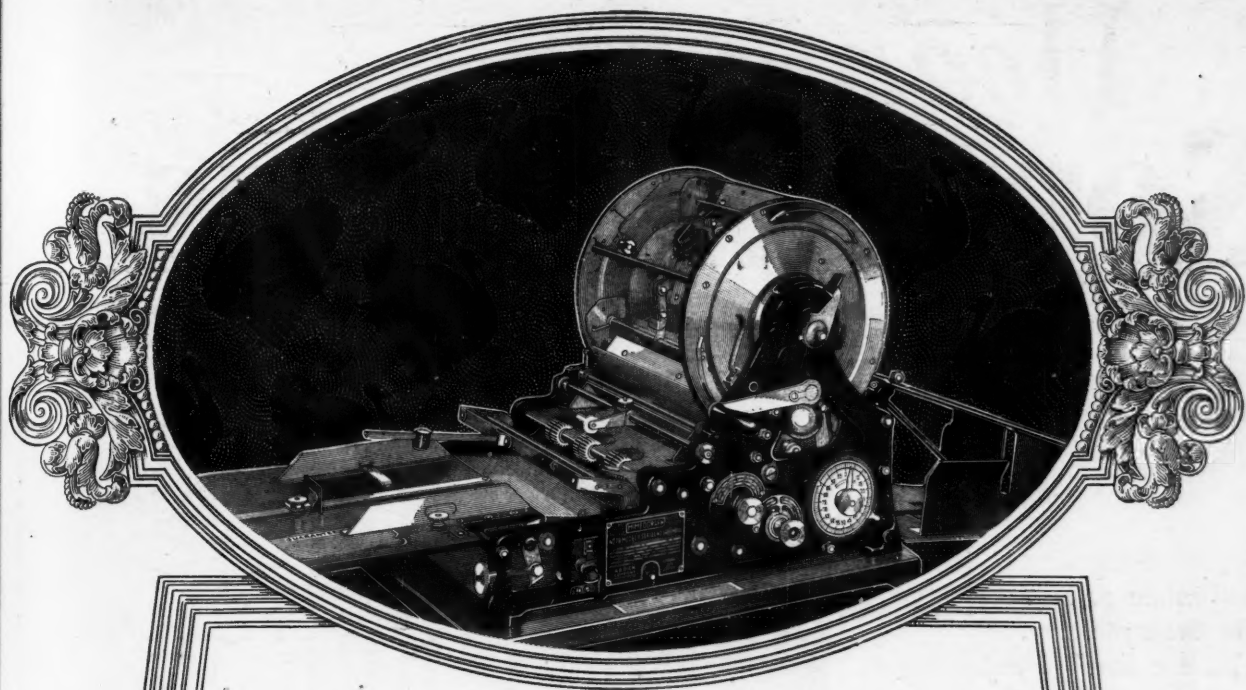
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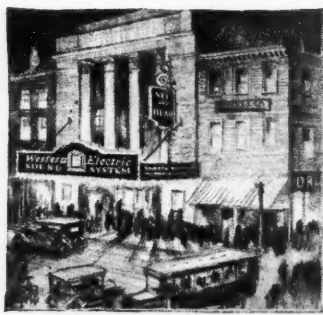
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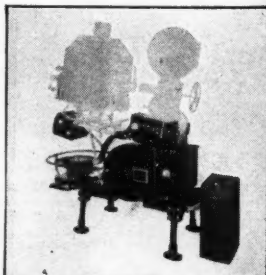
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